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B O R D E R C I T I E S

Tax Arrears allocated to Banks

| <u>Municipality</u> | <u>Bank Loan Feb. 28/34.</u> | <u>Tax Arrears Levied</u> |
|---------------------|---|-------------------------------|
| EAST WINDSOR | 1930 - \$478,000 1931 - 129,000 Int. 38,833 | 1931 and prior years |
| LA SALLE | nil | nil |
| RIVERSIDE | 1931 - 49,400 1931 and prior years cons.- 478,536 | 1931 and prior years |
| SANDWICH | 1930 - 84,000 1931 186,000 | 1931 and prior years |
| SANDWICH EAST | 1930 & prior (debentures) - 194,425 1931 (spec.) 66,159 1932 - 138,000 Int. - 3,384 | 1932 and prior years |
| SANDWICH WEST | 1931 - 173,705 1932 - 13,123 | 1932 and prior years |
| TECUMSEH | 1931 - 39,700 | 1931 and prior years |

381205
31.5.40

Report of Committee of Supervisors

**CITY OF EAST WINDSOR
ONTARIO**

C o u n c i l l o r s

**T. J. FONTAINE, Mayor
C. W. CAPLE, Alderman
E. DAVENPORT
P. N. GARDNER, M.D.
S. LAJOIE
L. LAURANDEAU
R. MORRIS
A. PARASCHAK
E. C. POISSON
T. RAYCRAFT
C. V. WATERS, Clerk-Treasurer**

S u p e r v i s o r s

Appointed under the Ontario Municipal Board Act, 1932

**T. BRADSHAW, Chairman
R. J. MOORE, Secretary
D. B. GREIG
C. P. COYLE
J. APPLETON**

381205
31.5.40

AUGUST, 1933

**OFFICE OF COMMITTEE OF SUPERVISORS
ROOM 605, CANADA BUILDING
WINDSOR, ONTARIO.**

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The City of East Windsor, having become financially embarrassed, made application by resolution of Council on the 1st day of April, 1932, to the Ontario Municipal Board to come under Part VI of The Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; D. B. Greig; C. P. Coyle; J. Appleton and R. J. Moore.

The Committee promptly met and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step was to ascertain the existing condition of the municipality, and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX COLLECTIONS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment, and tax rate are regarded as reasonable or otherwise.

In 1927, the taxes levied amounted to \$825,881., of which \$567,540., or 68.7% was collected within the year. In the following year, 1928, there was a slight improvement, when 69.5% was collected within the year; but in succeeding years collections gradually decreased, the percentage of amounts collected to amounts levied in the respective years being: 1929—62%; 1930—55%; and in 1931, the year preceding that in which Council asked for the appointment of Supervisors, only 51% was collected within the year—a most serious situation.

In the year following that in which the taxes were levied, or up to April 1st, when all unpaid taxes from the previous year's roll were returned as arrears, these percentages were lifted as follows:

Of taxes levied in 1927, 69.5% was collected to February 1st, 1928
Of taxes levied in 1928, 70. % was collected to February 1st, 1929
Of taxes levied in 1929, 62.5% was collected to February 1st, 1930
Of taxes levied in 1930, 56. % was collected to February 1st, 1931
Of taxes levied in 1931, 53. % was collected to February 1st, 1932

The municipality, in making up its budget of income and expenditure in each of the years referred to, had assumed that 100% of the taxes levied would be paid, and based its annual expenditures accordingly, not making any provision for uncollectible taxes. As the City was only collecting in these five years from 53% to 70% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, the total of all unpaid taxes amounted to \$294,678., and these in succeeding years gradually increased as follows:

At the close of 1928 they amounted to \$371,672.

At the close of 1929 they amounted to 508,328.

At the close of 1930 they amounted to 781,584.

At the close of 1931 they amounted to 1,174,276.

The aggregate of unpaid taxes at the close of 1931 represented no less than 106% of the 1931 levy for current taxes. As the City failed to collect its revenue or to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. BANK BORROWINGS. Expenditures having proceeded without abatement, notwithstanding depleted cash income, the only way in which the municipality was enabled to carry on was by loans from its banker. The records show that at the close of 1927 the City owed its Banker on current account \$399,869. At the close of the next year, notwithstanding that tax collections increased, bank borrowings had increased to \$435,701. As tax collections gradually declined in succeeding years, the City's indebtedness in this respect increased each year until at the close of 1930, when tax collections dropped to 55%, bank borrowings had increased to \$893,324. At the close of the following year, 1931, bank borrowings were reduced to \$819,281.

In addition, at December 31, 1931, there were loans outstanding on capital account for local improvements and other works of \$606,694.

5. EXPENDITURES. Beginning with the first year of the review, 1927, and following the record for succeeding years, until the close of 1931, expenditures were as follows:

For the year 1927, including debt charges \$ 721,307.

For the year 1928, including debt charges 773,002.

For the year 1929, including debt charges 847,094.

For the year 1930, including debt charges 968,855.

For the year 1931, including debt charges 1,053,425.

It will be noticed that each year showed an increase over the previous one and that in the short space of four years, expenditures had increased

by no less than 46%. This rate of expenditure greatly increased the ratepayers' burden and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, of those levied. The base of taxation is, of course, the value at which the property in the municipality is assessed and as will be appreciated, if the base is not sound, taxation revenue must be affected.

6. ASSESSMENTS. Within the period of our survey there has been a tendency, not only in East Windsor, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessment. In 1926 alone the basis of assessing real property was increased by 50%. Individual cases may be quoted where increased assessments were justified, but generally speaking the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour to maintain from year to year a fairly even tax rate notwithstanding increased expenditures has only been accomplished through the increased assessment. Those paying taxes, however, know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes.

The following table will show how assessed values have been increased :

| | |
|---|---------------|
| In 1925 the assessed value of real property was | \$ 9,009,835. |
| In 1926 the assessed value of real property was | 15,229,563. |
| In 1927 the assessed value of real property was | 15,915,755. |
| In 1928 the assessed value of real property was | 17,079,241. |
| In 1929 the assessed value of real property was | 18,022,185. |
| In 1930 the assessed value of real property was | 18,736,285. |
| In 1931 the assessed value of real property was | 18,586,350. |

In other words, between the years 1925 and 1931 there was an increase of \$9,576,515., or over 106%. Land values increased over 64% and building values had increased over \$155%. There can be no doubt that the inflated values lead the administration of the municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain its services; and to fulfill its financial obligations.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness (including debentures assumed from the Township of Sandwich East, in connection with local improvements), at the 31st of December, 1927, amounted to \$3,774,764. In succeeding years this debt gradually increased as follows, (including debentures assumed from the Town of Walkerville in 1929 in respect to local improvements):

| | |
|---|--------------|
| Debenture Indebtedness at the end of 1928 | \$4,025,764. |
| Debenture Indebtedness at the end of 1929 | 4,079,277. |
| Debenture Indebtedness at the end of 1930 | 4,180,379. |

Local improvement works were carried on without abatement, and other services: schools, parks, etc., were gradually extended. In 1931 further new debts were incurred, but maturing annual instalments of principal on previously incurred debt resulted in the funded debt being reduced at the end of the year to \$3,814,684.

Of the total debenture debt outstanding on the 31st of December, 1931, \$2,367,866. or 62% was incurred for local improvements; \$881,018. or 23% for Public Schools; \$344,331. or 9% for Hydro Electric services and Housing Commission; and \$221,469. or 6% for general purposes, etc.

In addition to the above debenture liability, the City was obligated to its banker as at December 31st, 1931, to an amount of \$606,694. for work in progress but not funded. Further, the City's current account had advanced \$94,547. to capital account for the same purpose.

The heavy capital expenditures for local improvements and schools, following a period of unwise real estate speculation, were the main factors causing the present financial embarrassment of the City. Heavy additional tax charges which had to be levied against properties benefitted by local improvements, and additional taxes for school purposes, proved so onerous that in many instances it was impossible for the ratepayers to meet them.

Debt charges on the debenture debt contracted, comprising interest and a portion of the principal had to be met annually from taxation. These in 1927 amounted to \$412,257. In 1928 they increased to \$431,713., and in 1929 they had further increased to \$491,484., while in 1930 they reached the maximum of \$539,592. In 1931, they amounted to \$522,295., thus in the short space of four years debt charges had increased \$110,038., or by approximately 27%. In view of the earning power of the property and of the people, and the limited population, the burden of supporting the debts referred to presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time East Windsor sought relief, and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operation of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it nec-

essary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Mayor or Reeve, and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statement of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Boards. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for general purposes, for school purposes, nor for the City's share of local improvements. Estimates were finally passed on the 24th of June, and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to still further lighten their burden, and the following policy was pursued in establishing the year's expenditure for municipal and school purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditures of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 1st of May and the second on the 1st of October—with a penalty of 1% per month for non-payment when due—the maximum not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 Actual | 1932 Actual | 1933 Estimated |
|--|-------------------|-------------------|-------------------|
| Administration and General | \$ 92,873. | \$111,412. | \$ 51,422. |
| Police Protection | 43,851. | 36,445. | 22,583. |
| Fire Protection | 34,579. | 28,273. | 19,447. |
| Hydrant Rentals | 17,095. | 15,780. | 14,794. |
| Board of Works | 25,274. | 20,652. | 13,946. |
| Street Lighting | 9,063. | 8,420. | 8,420. |
| Charity and Welfare | 75,387. | 68,433. | 14,567. |
| 7 Hospitals—care of Indigents | 23,766. | 10,186. | 8,080. |
| 7 East Windsor Health Association | 5,546. | 13,657. | 7,500. |
| 7 Parks Board Maintenance, etc. | 6,836. | — | — |
| E.B.U.C. - Board of Health, General Purposes, etc. | 18,656. | 15,628. | 11,520. |
| | <u>\$352,926.</u> | <u>\$328,886.</u> | <u>\$172,279.</u> |
| Public School | \$134,676. | \$ 93,736. | \$ 62,466. |
| Separate School | 93,215. | 77,785. | 33,513. |
| | <u>\$227,891.</u> | <u>\$171,521.</u> | <u>\$ 95,979.</u> |
| County Debentures | \$ 8,745. | \$ 6,840. | \$ 5,652. |
| Expenses in lieu of County Rates | 70,485. | 64,348. | 59,540. |
| Watermain charges on vac. prop. reg. | — | — | 10,250. |
| Debentures—Principal and Interest | 594,446. | 457,625. | — |
| E.B.U.C. Debentures—Prin. and Int. | 18,994. | 20,723. | — |
| Sandwich, Windsor & Am'b'g Ry. Deficit | 36,326. | 25,389. | 25,050. |
| Current Deficits Levied for | — | 38,249. | 25,177. |
| Reserve for Uncollectible Taxes | — | 99,854. | 307,124. |
| | <u>\$728,996.</u> | <u>\$713,028.</u> | <u>\$432,793.</u> |
| Total Expenditures | \$1,309,813. | \$1,213,435. | \$701,051. |
| Deduct: Sundry Revenue | \$ 29,767. | \$ 17,806. | \$ 16,025. |
| Percentage added to Tax Arrears | 66,747. | 89,753. | — |
| Deb. Prin. & Int. from Boards and Commissions & other Municipal- ities | 72,151. | 72,890. | — |
| | <u>\$168,665.</u> | <u>\$180,449.</u> | <u>\$ 16,025.</u> |
| Net Expenditures | \$1,141,148. | \$1,032,986. | \$685.026. |

It will be noticed from the foregoing that:

1. Administration and other expenses have been reduced from \$352,926. in 1931, to an estimated amount of \$172,279. for 1933, or over 51%.
2. School expenses have been reduced from \$227,891. in 1931, to an estimated amount of \$95,979. for 1933, or over 57%. Public School expenses are for maintenance and operation only, while Separate School expenses include debenture principal and interest for 1931, interest only for 1932, and in 1933 no levy was made for either debenture principal or interest.
3. Other expenditures of a fixed nature have been reduced from \$728,996. to \$432,793., or over 40%. This reduction, however, was mainly brought about by deferring temporarily all debt charges, including those of the Essex Border Utilities Commission.
4. The 1932 Budget provided a reserve of \$99,854. and the 1933 Budget for a reserve of \$307,124. for uncollectible taxes.
5. The statutory penalty added to arrears of taxes on February 1st of each year was eliminated as a revenue in 1933, and the Budget established on a cash basis.

12. **EXPENDITURES FOR WELFARE.** These expenditures, due chiefly to unemployment and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931 gross expenditures for welfare and charity amounted to \$178,162., of which \$81,331. was refunded by the Government and \$21,444. received from private donations, etc., making a net outlay on the part of East Windsor of \$75,387. In 1932 gross expenditures had increased to \$552,070., or over 200%, of which \$439,416. was refunded by the Government, and \$44,221. received from private donations, etc., making a net charge for that year of \$68,433. Up to July 1st, 1932, the Provincial Government had refunded 66-2/3% of such items as food, shelter, fuel, clothing, etc., but thereafter the Government assumed the full 100% of the expenditures for relief, with the exception of administration costs and hospitalization. This generous action on the part of the Government has been of substantial assistance to the ratepayers of East Windsor by very materially easing their burden of taxation.

The number on relief at December 31, 1930 was 1,390; 1931—6,293; 1932—9,451; and at August 2nd, 1933—8,621, or about 62% of the population.

13. **NON-PAYMENT OF TAXES NECESSITATING REGISTRATION OF PROPERTIES.** In view of taxes on a large number of properties not having been paid for several years, it became essential to register some 3,169 parcels in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with, offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in four equal instalments, the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties upon which taxes were in arrears for two years or more, and occupied properties three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all arrears and charges.

The assessment against the 3,169 parcels referred to amounted to \$2,368,320. and the elimination of these from the Roll, together with other minor reductions made by the City Assessor, had the effect of reducing the taxable assessment from \$22,002,850. in 1932, to \$19,288,850. in 1933, or over 12%. The unpaid taxes against these properties, amounting to \$865,143. represented no less than 54% of the total unpaid taxes at December 31st, 1932, and the elimination of these from the Current Balance Sheet had the effect of reducing "Taxes Receivable" from \$1,590,512. to \$725,369.

While it is most unfortunate that such heavy reductions had to be made, it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment and to inflate the Current Balance Sheet with an unsound and unrealizable asset. The elimination should, of course, have been made gradually from year to year in accordance with sound municipal practice.

14. LIABILITIES OUTSTANDING. It has been thought desirable to make particular reference to the most important outstanding liabilities of the City as at December 31st, 1932, which may have to be specially dealt with when the time comes for the adjustment of all its debts.

1. Liability to Municipality's Banker - - - - \$1,398,276.

(a) Advances made for current purposes in the years 1930 and 1931 and which are a charge on the arrears of taxes for those years - - - - \$757,000.

(b) Advances made for capital undertakings wholly or partially completed - - - - \$641,276.

2. Liabilities under Debentures Issued and Assumed \$4,417,272.

(a) Debentures issued for various purposes, payable in annual instalments, the last falling due in 1965, and carrying interest at rates of from 5% to 6½% \$3,238,025.

(b) Debentures assumed by East Windsor but issued by Sandwich East and Walkerville for local improvements - - - - - \$ 13,190.

(c) Instalments of principal due and unpaid at December 31st, 1932 - \$671,232. and interest due and unpaid - \$310,300. - - - - - \$981,532.

(d) Liability for debentures issued by the City of East Windsor, but which have been assumed by the Walkerville-East Windsor Water Commission, Sandwich East and the County of Essex - - - \$178,908.

(e) Liability for debentures assumed from and issued by Sandwich East but which have been assumed by the Walkerville-East Windsor Water Comm'n \$ 5,617.

3. Liability to Boards and Commissions - - - \$709,993.

(a) East Windsor's share of the capital liability in connection with the Sandwich, Windsor and Amherstburg Railway enterprise - - - \$485,724.

(b) East Windsor's share of the Essex Border Utilities Commission debenture obligations for East and South Interceptors, Filtration Plant, General Hospital, etc. These debentures mature in various years from 1947 to 1960, and carry interest at rates of from 5½% to 6¾% - - - \$224,269.

NOTE: The figure in item 3 (a) does not include the operating deficit of the Sandwich, Windsor & Amherstburg Railway, East Windsor's share of which up to October 31, 1932, amounted to \$61,715.

4. Other Capital Liabilities - - - \$332,543.

(a) Liability to other creditors for services, materials, etc. in connection with local improvement works, including estimated claims for expropriation of land and damage claims, re: the Wyandotte and Drouillard Subway - - - \$245,606.

(b) Liability for advances to "Capital Account" out of "Current Account" for local improvements and the Wyandotte and Drouillard Subway, \$63,815., and \$23,122. for construction of Parks Board buildings \$ 86,937.

5. Liability to County of Essex - - - - \$ 49,432.98

At December 31, 1932, East Windsor's liability to the County was made up as follows:

| | | |
|--|---------------------|-------------------|
| 1929 County Rates, less credits for share of County Assets, etc., as approved by Privy Council | - - - - | \$46,256.59 |
| Share of County Debentures for 1930 and 1931 and balance of 1932 | - - - - - - - - - - | 21,594.45 |
| Interest to December 31, 1932 | - - - - - - - - | 3,070.30 |
| | | <hr/> \$70,921.34 |
| Less payment on account \$20,000.00 and East Windsor's costs in Privy Council Appeal \$1,488.36 | - - - - | 21,488.36 |
| | | <hr/> \$49,432.98 |

In 1929 East Windsor became incorporated as a City and separated from the County of Essex, and the above liability is in respect of that year's County rates, settlement of which was determined after appeal to the Privy Council, and East Windsor's share of County debentures for the years 1930, 1931 and 1932. Payment has been delayed owing to the Appeal to the Privy Council whose judgment was handed down on December 24th, 1931, and further delayed in 1932 pending computation of costs, etc. The liability as set up in the Balance Sheet of the City is somewhat greater, owing to adjustments for interest—but the amount above set forth is the exact indebtedness.

15. SUBWAY. It is desirable that reference be made to the construction of the Subway, and its relative works, at the intersection of Drouillard Road and the extension of Wyandotte Street, of which mention has already been made.

Work was commenced on this project in the Fall of 1930, and the Subway was finally completed and opened to traffic in August, 1931.

The cost of the Subway, together with other relative works, including expropriations and damage claims, many of which were excessive and had to be adjusted, approximates \$1,087,500., towards which there has been received from the Province of Ontario \$193,500.; the Grade Separation Fund \$100,000.; and the Canadian National Railway \$84,000.; reducing the cost to the City to \$710,000. The claims as yet unsettled are very

few and of a more or less minor nature, the majority being for less than \$500. each.

The project, as carried out, has proven to be an excessively costly one, exceeding the original estimates by several hundred thousands of dollars. It was a work which, for a municipality of the size and character of East Windsor, with the heavy load of debt and taxation which it was then carrying, should not have been undertaken—at least on the expensive and ambitious scale entered upon.

16. HOUSING COMMISSION.

(a) Under Ontario Housing Act, 1919.

In the years 1919 and 1920, the Housing Commission of the City of East Windsor obtained loans of \$50,000. and \$100,000. respectively, from the Provincial Government, in accordance with the terms of this Act. These amounts were relaned to private individuals for the purpose of constructing dwellings, within the municipality. The Agreements of Sale entered into required an equal monthly payment extending over a period of twenty years and bearing interest at the rate of 5%, (the same rate as paid by the Housing Commission to the Government). It is stipulated in these Agreements that in the event of two or more monthly payments falling in arrears, the Housing Commission has the right to terminate any Agreement.

As collateral security for this loan, the Government required the City of East Windsor to issue its debentures, twenty for \$4,000. each on the first loan, and twenty for \$8,000. each on the second loan, which amounts included interest and principal payments each year on the amounts so borrowed. Of these, ten have been retired on the first loan, and nine on the second loan, an equivalent amount of the Housing Commission's loan having been repaid.

In order that the monthly payments to the Government could be made regularly as they fell due, the City advanced money to the Housing Commission to make up any deficiency in collections. The first advance was made in 1924. This practice was continued until and during the greater part of 1931, when collections fell off so badly that the City could not continue to assist the Housing Commission. As a result, the Housing Commission is in arrears in its payments to the Government to the extent of \$2,168.25 and to the City of East Windsor \$20,315.31.

The Government has the right upon default of the Housing Commission to sell the debentures of the City sufficient to cover the arrears of payments and the City is required to levy sufficient annually, if such a contingency does arise, for the payment of the debentures so sold.

Submitted below is the Balance Sheet of the Housing Commission as at December 31st, 1932.

East Windsor Housing Commission

(Ontario Housing Act - 1919)

— BALANCE SHEET —

as at December 31st, 1932

Assets—

| | |
|----------------------------------|-------------|
| Cash on Deposit | \$ 634.75 |
| Sales Agreements | 37,315.13 |
| Arrears of Payments | 5,246.62 |
| Houses repossessed | 27,178.18 |
| Houses repossessed Sandwich East | 18,979.39 |
| Deficit | 71.74 |
| | <hr/> |
| | \$89,425.81 |
| | <hr/> |

Liabilities—

| | |
|--|-------------|
| Debentures, Province of Ontario | \$51,423.72 |
| Debentures, Province of Ontario re: Sandwich East | 10,234.67 |
| Arrears in payments to Province of Ontario | 2,168.25 |
| Arrears in payments to Sandwich E. | 5,283.86 |
| Due to City of East Windsor for advances | 20,315.31 |
| | <hr/> |
| | \$89,425.81 |
| | <hr/> |

It will be noted from the above that certain contracts have been taken over from the Township of Sandwich East by the East Windsor Housing Commission through annexation. Payments on these contracts, however, have been made so irregularly, that the Housing Commission has since been forced to foreclose all of them. Arrears of payments owing to Sandwich East as at December 31st, 1932, amounted to \$5,283.86.

Originally, there were forty-three contracts for the sale of houses (exclusive of those taken over from Sandwich East). Of these, nine have been paid in full and deeds given to the purchasers; thirteen have been foreclosed and twenty-one are still in the name of the purchaser. Of the twenty-one contracts in existence at December 31st, 1932, seven are in arrears from five hundred to a thousand dollars; seven are in arrears from one to five hundred dollars; four are in fairly good shape, being in arrears less than one hundred dollars; and on the remaining three, payments are being kept up to date.

(b) Under Municipal Housing Act, 1920.

In accordance with the provisions of this Act, the City of East Windsor, in the year 1920, issued its own debentures, guaranteed by the Province of Ontario, amounting to \$100,000., and carrying interest at 6½%. The proceeds from the sale of these debentures were relented to private individuals for the purpose of constructing dwellings within the municipality. In the years 1921, 1922 and 1923, additional debentures were issued for \$103,000., \$47,000. and \$100,000., respectively. The first two issues carried interest at 6½% and the latter at 5½%. The aggregate funds raised for this purpose, by the issue of debentures, amounted to \$350,000.

The loans to individuals were secured by Agreements of Sale, requiring equal monthly payments extending over a period of twenty years, and bearing interest at the same rate as that called for by the City's own debentures, 5½% or 6½%, as the case may be. It is stipulated in these Agreements that, in the event of any of the instalments of purchase money remaining unpaid for a period of three months after the payment becomes due and payable, or, if the purchaser fails to perform or observe any of the terms of the Agreement, the Commission has the right to terminate said Agreement, and in effecting this cancellation, power of attorney for the purchaser is automatically vested in the presiding Chairman of the Commission at the time such cancellation takes place.

On some of these contracts, payments were made indifferently almost from the beginning, with the result that a number of the Agreements had to be cancelled, even as early as 1924, and accordingly the City was called upon to advance funds for the payment of the annual instalments of principal and interest on the debentures issued in respect of this scheme. At December 31st, 1929, the Housing Commission was indebted to the City of East Windsor for over \$35,000. In 1930, payments on account of the remaining contracts were being made more and more irregularly, so that additional contracts had to be cancelled from time to time, and the City was accordingly called upon to make further advances to meet the annual payments of principal and interest on the debentures.

Submitted below is a Balance Sheet of the Housing Commission as at December 31st, 1932.

East Windsor Housing Commission
(Municipal Housing Act, 1920)

— BALANCE SHEET —
as at December 31, 1932

| | |
|------------------------------|--------------|
| Assets— | |
| Cash on Deposit | \$ 1,059.35 |
| Sales Agreements | 121,001.88 |
| Arrears in Payments | 79,832.52 |
| Houses Repossessed | 131,702.51 |
| Inventory of Tools and Stock | 149.80 |
| | <hr/> |
| | \$333,746.06 |
| | <hr/> |

| | |
|------------------------------------|--------------|
| Liabilities— | |
| To City of East Windsor for | |
| Debentures | \$215,863.25 |
| To City of East Windsor - Advances | |
| on current account | 114,915.48 |
| Deferred Liability | 317.50 |
| Surplus | 2,649.83 |
| | <hr/> |
| | \$333,746.06 |
| | <hr/> |

The Housing Commission is indebted to the City of East Windsor on current account \$114,915.48, as shown above. Included in this amount, however, are principal and interest payments on debentures which are past due and unpaid since East Windsor went into default, amounting to \$44,413.18. Also included therein are arrears of taxes against properties on which Agreements have not as yet been cancelled, as well as the cost of repairs, maintenance, etc., on houses repossessed which have been paid out of current funds of the City.

Originally there were eighty-four Agreements of Sale, of which four have been paid in full and the deeds returned to the purchasers; thirty-six have been cancelled and repossessed by the Commission; and forty-four are still in the name of the purchaser. Of the forty-four contracts in existence at December 31st, 1932, ten are in arrears in excess of one thousand dollars; nineteen are in arrears from five hundred to a thousand dollars; twelve are in arrears from one to five hundred dollars; one is in fairly good shape, being in arrears less than one hundred dollars; and on two, payments are being kept up to date.

There is no doubt but that the ratepayers of East Windsor will suffer serious loss, which ultimately must be reflected in burdensome taxation in connection with the unsatisfactory result arising out of the operations of both Housing Commission schemes.

17. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of East Windsor is to those private individuals and others who, in good faith and on the representations of the municipality's administration from time to time, invested their savings in the City's debentures, and the proceeds of which were utilized by the municipality to provide all the services now possessed by it, namely, schools, local improvements, hydro-electric, houses, etc. The amount due to them, as before stated, is \$4,217,272., and no interest has been paid on the debt since late in 1931.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of East Windsor is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services:

that is to say, to make sure that sufficient income from taxes will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of East Windsor as a municipality—and that such taxation shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven, that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Mayor and other members of the Council and members of the School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression experienced in East Windsor and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

18. SEPARATE SCHOOL BOARD. No reference has been made heretofore to the debenture indebtedness of the Separate School Board. On December 31, 1931, this debt amounted to \$755,872.83. On February 18, 1932, the Separate School Board was unable to meet its principal and interest payments falling due, and default thereupon ensued. The principal overdue and unpaid at December 31st, 1932, amounted to \$18,130.88, and interest due and unpaid amounted to \$36,554.07. Including overdue instalments of principal, the debenture indebtedness still stands at \$755,872.83. These debentures are payable annually, the last falling due in 1960, and carry interest at rates of from 5½% to 7%.

This debt is not an obligation of the City, but of the Separate School Board of East Windsor. Its adjustment, however, will more or less have to be treated in the same manner as the debts of the Municipality.

19. ACKNOWLEDGMENTS. Acknowledgment of the co-operation of the Mayor and the Council, and their executive officials, in facilitating the work of supervision, is made without reservation despite occasional differences of opinion. Frank discussion has brought about a better understanding and with it, your Committee believes, a desire on the part of the Mayor and Council to carry through all things possible in respect to the re-establishment of the municipality on a sounder basis.

T. BRADSHAW, Chairman.
R. J. MOORE, Secretary.

A S S E T S

C a p i t a l .

| | DEC. 31, 1931 | DEC. 31, 1932 |
|--|----------------|----------------|
| Fixed Assets | \$ 214,809.06 | \$ 197,152.98 |
| Walkerville-East Windsor Water Com. for debentures assumed | 1,245.49 | 640.88 |
| Patriotic Fund | 5,413.97 | 4,866.96 |
| Local Improvements | 2,153,755.02 | 1,866,916.22 |
| Sand. East, Walk.-East Windsor Water Com. and Co. of Essex for Local Imp. assumed | 191,482.19 | 178,267.60 |
| Local Improvements - Sand. East & Walk. Walkerville-East Windsor Water Com. for Local Improvements assumed | 15,363.44 | 13,189.59 |
| Public School Board | 7,265.63 | 5,617.04 |
| Hydro Electric Commission | 881,018.57 | 847,767.96 |
| Housing Commission (Municipal) | 111,803.85 | 105,457.56 |
| Essex Border Utilities Commission | 232,526.89 | 215,863.25 |
| Sandwich, Windsor & Am'b'g. Ry. | 231,007.93 | 224,269.60 |
| Housing Commission (Ontario) | 485,724.00 | 485,724.00 |
| Office Furniture, Equipment, etc. | 59,353.70 | 51,423.72 |
| Properties owned by Municipality | 13,448.82 | 13,948.82 |
| Properties Registered for Non-Payment of Taxes | 31,651.59 | 31,651.59 |
| Unsold Debentures for Completed Works (Less Reserve) | — | 865,143.14* |
| Local Improvements, etc. Under Construct'n | 564,241.41 | 68,678.13 |
| Cash in Bank | 137,000.00 | 783,045.39 |
| | | 122,096.00 |
| Total Capital Assets | \$5,337,111.56 | \$6,081,720.43 |

C u r r e n t .

| | | |
|--|----------------|----------------|
| Cash on Hand and in Bank | — | \$ 39,629.22 |
| Taxes Receivable | \$1,174,276.41 | 725,368.92* |
| Debenture Principal Not Levied for | — | 151,247.65 |
| Accounts Receivable | 135,449.49 | 202,074.79 |
| Trust Funds on Deposit | — | 17,354.13 |
| Commutation Fund Investment | 8,588.03 | 9,005.47 |
| Owing by Capital Account | 94,547.02 | 952,080.64* |
| Current Deficit | 9,911.56 | 25,177.36 |
| Total Current Assets | \$1,422,772.51 | \$2,121,938.18 |
| Total Capital and Current Assets | \$6,759,884.07 | \$8,203,658.61 |

* Under "Current" Assets, it will be noticed that "Taxes Receivable" in 1932 show a substantial reduction as compared with the same item in 1931. Also under "Capital Assets" that a new item "Properties Registered for non-payment of Taxes" is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them. This amount also accounts for the large increase in the amount shown under "Capital Liabilities" as "Owing to Current Account" and under "Current Assets" as "Owing by Capital Account".

EAST WINDSOR
BALANCE SHEET

LIABILITIES

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|--|----------------|----------------|
| Debentures Issued for General Purposes ... | \$ 216,054.55 | \$ 197,793.86 |
| Debentures Issued for Patriotic Purposes.. | 5,413.97 | 4,866.96 |
| Debentures Issued for Local Improvements | 2,345,237.21 | 2,045,183.82 |
| Debentures Assumed from other Municipalities | 22,629.07 | 18,806.63 |
| Debentures Issued for Public Schools | 881,018.57 | 847,767.96 |
| Debentures Issued for Hydro Electric System | 111,803.85 | 105,457.56 |
| Debentures Issued for Housing Com. (Munic.) | 232,526.89 | 215,863.25 |
| Essex Border Utilities Commission | 231,007.93 | 224,269.60 |
| Sandwich, Windsor & Amherstburg Railway | 485,724.00 | 485,724.00 |
| Housing Commission (Ontario) | 59,353.70 | 51,423.72 |
| Accounts Payable - Local Improvements .. | — | 245,605.95 |
| Bank Loans Payable - Local Improvements | 598,000.00 | 598,000.00 |
| Bank Overdraft | 8,694.39 | 43,276.07 |
| Owing to Current Account | 94,547.02 | 952,080.64* |
| Capital Surplus | 45,100.41 | 45,600.41 |
| | <hr/> | <hr/> |
| Total Capital Liabilities | \$5,337,111.56 | \$6,081,720.43 |

Current.

| | | |
|---|----------------|----------------|
| Bank Overdraft | \$ 14,280.74 | — |
| Bank Loans Payable | 805,000.00 | \$ 757,000.00 |
| Debenture Principal and Interest Due and and Unpaid (Levied for) | 394,726.26 | 830,284.42 |
| Debenture Principal Due and Unpaid (Not Levied for) | — | 151,247.65 |
| Accounts Payable | 100,473.88 | 198,373.17 |
| County of Essex | 85,362.44 | 51,617.36 |
| Local Improvement Commutations | 7,404.60 | 6,638.62 |
| Debenture Levies in Advance of Maturity.. | 15,524.59 | 13,949.93 |
| Reserves | — | 112,827.03 |
| | <hr/> | <hr/> |
| Total Current Liabilities | \$1,422,772.51 | \$2,121,938.18 |
| | <hr/> | <hr/> |
| Total Capital and Current Liabilities | \$6,759,884.07 | \$8,203,658.61 |

Contingent Liability:

Sandwich, Windsor & Amherstburg Railway - \$23,453.14

(Re: Sinking Fund payments and Renewal and Depreciation charges for fiscal years ending October 31, 1931 and October 31, 1932.)

CITY OF EAST WINDSOR

STATEMENT OF TAX LEVIES, TAX COLLECTIONS AND UNPAID TAXES

| Year | Amount of Yearly Tax Levy | Collected to Dec. 31st Current Year | Percentage Collected | Collected Jan. 1st to Feb. 1st foll- owing Year | Total Collected to Feb. 1st foll- owing Year | Percentage of total Collected |
|------|---------------------------------|---|-------------------------|--|---|-------------------------------------|
| 1927 | \$825,881. | \$567,540. | 68.7% | \$6,872. | \$574,412. | 69.5% |
| 1928 | 931,312. | 647,675. | 69.5% | 6,798. | 654,473. | 70.2% |
| 1929 | 1,085,324. | 674,051. | 62.1% | 4,711. | 678,762. | 62.5% |
| 1930 | 1,197,171. | 659,102. | 55.0% | 9,946. | 669,048. | 55.8% |
| 1931 | 1,106,290. | 569,626. | 51.4% | 12,831. | 582,457. | 52.6% |
| 1932 | 1,093,697. | 475,570. | 43.4% | 8,314. | 483,884. | 44.2% |

Total Unpaid Taxes as at December 31, 1927 - \$294,678.

Total Unpaid Taxes as at December 31, 1928 - 371,672.

Total Unpaid Taxes as at December 31, 1929 - 508,328.

Total Unpaid Taxes as at December 31, 1930 - 781,584.

Total Unpaid Taxes as at December 31, 1931 - 1,174,276.

Total Unpaid Taxes as at December 31, 1932 - 725,369.*

Total Unpaid Taxes as at May 1, 1933- - - 633,392.

* This is after deducting \$865,143. of taxes against Properties Registered.
(See paragraph 14 of Report.)

CITY OF EAST WINDSOR

STATEMENT OF BANKING POSITION

at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$389,000.00 | \$433,000.00 | \$478,000.00 | \$880,000.00 | \$805,000.00 | \$757,000.00* |
| Bank Overdraft | 10,868.96 | 2,701.10 | 12,614.53 | 13,323.90 | 14,280.74 | — |
| Cash on Deposit | \$399,868.96 | \$435,701.10 | \$490,614.53 | \$893,323.90 | \$819,280.74 | \$757,000.00 |
| | | | | | 39,629.22 | |
| Net Current Bank Indebtedness | \$399,868.96 | \$435,701.10 | \$490,614.53 | \$893,323.90 | \$819,280.74 | \$717,370.78 |

Capital Account—

| | | | | | | |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bank Loans Payable | \$133,137.90 | \$206,000.00 | \$266,500.00 | \$272,500.00 | \$598,000.00 | \$598,000.00 |
| Bank Overdraft | — | — | — | — | 8,694.39 | 43,276.07 |
| Cash on Deposit | \$133,137.90 | \$206,000.00 | \$266,500.00 | \$272,500.00 | \$606,694.39 | \$641,276.07x |
| | 266.14 | 620.91 | 307.55 | 398.81 | 137,000.00 | 122,096.00 |
| Net Capital Bank Indebtedness | \$132,871.76 | \$205,379.09 | \$266,192.45 | \$272,101.19 | \$469,694.39 | \$519,180.07 |

* Advances on Current Account are for the years 1930 and 1931, and are a charge against the arrears of taxes of those years.

x Advances on Capital Account are for the Opening and Extension of Wyandotte Street, Wyandotte and Drouillard Subway and other sundry local improvement works.

STATEMENT OF ADMINISTRATION AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| Administration and General | \$45,424.59 | \$56,879.23 | \$71,740.72 | \$79,407.26 | \$92,872.63 | \$111,412.38 |
| Police Protection | 26,196.76 | 31,037.28 | 32,731.99 | 42,170.35 | 43,851.33 | 36,445.17 |
| Fire Protection | 26,315.56 | 27,977.72 | 29,309.30 | 36,679.39 | 34,578.67 | 28,272.85 |
| Hydrant Rentals | 6,573.64 | 6,547.52 | 6,677.31 | 6,697.19 | 17,095.00 | 15,780.00 |
| Board of Works | 26,001.51 | 22,945.19 | 27,535.36 | 26,711.03 | 25,274.32 | 20,651.41 |
| Street Lighting | 6,055.87 | 7,362.42 | 7,802.25 | 8,212.63 | 9,062.83 | 8,419.92 |
| Charity and Welfare | 14,982.30 | 15,576.49 | 12,102.21 | 47,363.51 | 75,386.90 | 68,432.95 |
| Hospitals - Care of Indigents | 4,088.83 | 6,544.96 | 9,487.81 | 26,249.33 | 23,766.10 | 10,186.42 |
| East Windsor Health Association | — | — | — | — | 5,545.87 | 13,657.20 |
| Parks Board - Maintenance, etc. | 3,107.69 | 6,677.63 | 4,055.35 | 7,509.70 | 6,835.61 | — |
| Bus Deficits | — | — | 2,617.18 | — | — | — |
| Sand. Windsor & Am'b'g' Ry Deficit | — | — | — | — | × 36,326.37 | 25,389.23 |
| County Rates | 82,063.57 | 86,118.45 | 71,699.84* | 8,745.30 | × 8,745.30 | 6,839.75 |
| Other Expenses in lieu of County Rates: | | | | | | |
| Windsor-Walkerville Tech. School | — | — | — | 22,027.09 | 29,993.66 | 29,801.85 |
| Walkerville Collegiate Institute | — | — | — | 22,011.98 | 19,348.36 | 11,686.85 |
| Mothers' Allowances | — | — | — | 4,497.50 | 7,032.50 | 10,752.50 |
| Children's Aid Society | — | — | — | 3,030.96 | 4,825.00 | 4,112.40 |
| Old Age Pensions | — | — | — | 1,868.81 | 2,219.83 | 1,352.47 |
| House of Refuge | — | — | — | 1,069.39 | 2,059.64 | 1,739.47 |
| Admin. of Criminal Justice | — | — | — | 4,000.00 | 4,000.00 | 4,000.00 |
| Entrance Examination Fees | — | — | — | 781.76 | 584.72 | 412.73 |
| Coroner's Inquests | — | — | — | 449.85 | 315.60 | 221.00 |
| Conveyance of Prisoners | — | — | — | 85.95 | 105.34 | 269.05 |
| Essex Border Utilities Commission: | | | | | | |
| Board of Health | 6,645.53 | 7,109.23 | 8,451.34 | 9,781.21 | 11,047.88 | 7,437.73 |
| Sewer Maintenance | 3,298.61 | 2,838.89 | 2,176.86 | 2,720.78 | 1,982.14 | 1,899.63 |
| Hospital Deficit | — | — | 3,750.16 | 3,713.08 | 5,019.71 | 5,452.80 |
| General Purposes | — | 1,016.66 | 816.66 | 827.82 | 606.80 | 837.10 |
| Debentures | 17,438.87 | 18,993.87 | 18,993.87 | 18,993.87 | × 18,993.87 | 20,722.75 |
| | \$268,193.33 | \$297,625.54 | \$310,948.21 | \$385,605.74 | \$487,475.98 | \$446,185.61 |

* In 1929 East Windsor became incorporated as a City and separated from the County of Essex. This amount, \$71,699, includes costs of appealing settlement claim to Privy Council, less allowances, etc., as per Privy Council judgment. In the following years East Windsor was liable to County of Essex for only its share of County debentures.

CITY OF EAST WINDSOR

STATEMENT OF SUNDRY REVENUE

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Police Fines | \$8,566.50 | \$16,243.00 | \$18,136.35 | \$21,353.85 | \$10,804.00 | \$6,901.05 |
| Dog Taxes | 906.25 | 1,040.75 | 790.75 | 437.75 | 537.00 | 818.25 |
| Licenses | 1,716.00 | 1,902.00 | 2,762.50 | 2,337.10 | 1,801.00 | 1,490.25 |
| Poll Tax | 2,057.00 | 3,160.50 | 2,860.25 | 1,132.75 | 296.00 | 202.00 |
| Building and Plumbing Permits | 1,346.85 | 864.55 | 740.25 | 437.70 | 89.20 | 41.90 |
| Interest and Tax Penalties | 5,600.60 | 8,173.82 | 6,853.04 | 5,281.73 | 5,774.26 | 6,798.91 |
| Share of Co. Registry Office Surplus | — | — | — | — | 887.18 | 541.04 |
| Share of Railway Tax | 410.90 | 410.90 | 410.90 | 410.90 | 410.90 | 410.90 |
| Criminal Justice Refunds | — | — | — | — | — | 254.25 |
| Commissions on Tax Sales | 113.49 | 311.98 | 1,096.59 | — | 8,489.17 | — |
| Rental of Watermains | — | 296.15 | 540.69 | 589.79 | — | — |
| Grants for Roads | 9,562.00 | 15,937.50 | 15,937.50 | 14,179.98 | — | — |
| Refund Street Lighting | 1,500.00 | — | 3,500.00 | 699.04 | — | — |
| Miscellaneous | 739.47 | 1,285.83 | 854.60 | 800.84 | 678.54 | 347.22 |
| | <u>\$32,519.06</u> | <u>\$49,626.98</u> | <u>\$54,483.42</u> | <u>\$47,661.43</u> | <u>\$29,767.25</u> | <u>\$17,805.77</u> |

CITY OF EAST WINDSOR

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Liable for all Taxation— | | | | | | |
| Land | \$ 7,328,830. | \$ 7,458,472. | \$ 7,810,355. | \$ 8,020,620. | \$ 7,920,030. | \$ 7,793,045. |
| Buildings | 8,586,925. | 9,620,769. | 10,211,830. | 10,715,665. | 10,666,320. | 11,045,155. |
| Business | 2,439,755. | 2,666,905. | 2,915,075. | 3,199,310. | 3,107,240. | 3,164,650. |
| Income | — | 10,395. | 15,125. | — | — | — |
| Total | <u>\$18,355,510.</u> | <u>\$19,756,541.</u> | <u>\$20,952,385.</u> | <u>\$21,935,595.</u> | <u>\$21,693,590.</u> | <u>\$22,002,850.</u> |
| Add Exempted Property | 1,557,970. | 1,625,545. | 1,678,515. | 2,014,665. | 2,054,385. | 2,122,750. |
| Gross Assessment | <u>\$19,913,480.</u> | <u>\$21,382,086.</u> | <u>\$22,630,900.</u> | <u>\$23,950,260.</u> | <u>\$23,747,975.</u> | <u>\$24,125,600.</u> |
| Public School | \$12,581,740. | \$13,824,373. | \$14,334,435. | \$15,234,840. | \$15,035,370. | \$15,145,475. |
| Separate School | 5,773,770. | 5,932,168. | 6,617,950. | 6,700,755. | 6,658,220. | 6,857,375. |
| | <u>\$18,355,510.</u> | <u>\$19,756,541.</u> | <u>\$20,952,385.</u> | <u>\$21,935,595.</u> | <u>\$21,693,590.</u> | <u>\$22,002,850.</u> |

CITY OF EAST WINDSOR

STATEMENT OF DEBENTURE INDEBTEDNESS AS AT DECEMBER 31st.

| Issued for— | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| General Purposes | \$ 88,536.41 | \$ 103,270.09 | \$ 86,075.03 | \$ 67,883.60 | \$ 48,637.60 | \$ 33,630.01 |
| Parks Board | 166,624.17 | 176,346.43 | 173,504.80 | 170,496.09 | 167,416.95 | 164,163.85 |
| Patriotic Purposes | 7,501.67 | 6,876.13 | 6,416.85 | 5,930.01 | 5,413.97 | 4,866.96 |
| Public Schools | 701,941.61 | 878,558.69 | 931,293.22 | 912,907.38 | 881,018.57 | 847,767.96 |
| Hydro Electric System | 98,944.28 | 128,860.74 | 123,487.38 | 117,807.60 | 111,803.85 | 105,457.56 |
| Housing Com. (Municipal) | 289,963.44 | 276,879.02 | 262,979.32 | 248,213.42 | 232,526.89 | 215,863.25 |
| Local Improvements | 2,378,072.89 | 2,420,727.83 | 2,459,541.43 | 2,630,909.34 | 2,345,237.21 | 2,045,183.82 |
| | \$3,731,584.47 | \$3,991,518.93 | \$4,043,298.03 | \$4,154,147.44 | \$3,792,055.04 | \$3,416,933.41 |
| Assumed from Sandwich East | 43,179.53 | 34,245.48 | 24,746.18 | 15,891.99 | 13,227.29 | 10,389.38 |
| Assumed from Walkerville | — | — | 11,232.43 | 10,339.43 | 9,401.78 | 8,417.25 |
| | \$3,774,764.00 | \$4,025,764.41 | \$4,079,276.64 | \$4,180,378.86 | \$3,814,684.11 | \$3,435,740.04 |

In addition to the above there was debenture principal and interest due and unpaid at December 31st, 1931 and December 31st, 1932, as follows:

| | December 31, 1931 | | December 31, 1932 | |
|--------------------------------|-------------------|-------------|-------------------|--------------|
| | Principal | Interest | Principal | Interest |
| General Purposes | \$ 8,044.95 | \$ 1,181.04 | \$ 23,052.54 | \$ 3,761.58 |
| Parks Board | 600.00 | 3,675.43 | 3,853.10 | 12,007.46 |
| Patriotic Purposes | — | 162.39 | 547.01 | 470.80 |
| Public Schools | 11,198.29 | 17,027.46 | 44,448.90 | 64,556.79 |
| Hydro Electric System | 1,225.33 | 1,943.16 | 7,571.62 | 8,191.11 |
| Housing Commission (Municipal) | 8,995.57 | 4,359.97 | 25,659.21 | 18,753.97 |
| Local Improvements | 263,208.74 | 69,406.25 | 563,262.13 | 201,558.07 |
| | \$293,272.88 | \$97,755.70 | \$668,394.51 | \$309,299.78 |
| Sandwich East | 2,664.70 | 1,032.98 | 2,837.91 | 999.77 |
| Walkerville | — | — | — | — |
| | \$295,937.58 | \$98,788.68 | \$671,232.42 | \$310,299.55 |

NOTE: 1. Of the debenture indebtedness at December 31, 1932 for General Purposes and Local Improvements, there is owing to East Windsor by the following for debentures assumed by them:

| | |
|---|--------------|
| Walkerville-East Windsor Water Commission | \$167,296.71 |
| Township of Sandwich East | 10,922.03 |
| County of Essex | 689.74 |
| | <hr/> |
| | \$178,908.48 |

NOTE: 2. Of the debenture indebtedness at December 31, 1932 for debentures assumed from the Township of Sandwich East there is owing to East Windsor by the Walkerville-East Windsor Water Commission, \$5,617.04.

CITY OF EAST WINDSOR

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Under Debentures issued for: | | | | | | |
| Local Improvem'ts, Owner's share | \$234,794.87 | \$242,876.56 | \$280,768.55 | \$305,291.29 | \$288,599.16 | \$290,102.60 |
| Local Improvem'ts, City's share | 90,070.40 | 97,298.00 | 104,824.66 | 119,437.69 | 117,658.53 | 121,207.18 |
| General Purposes | 17,992.17 | 22,128.14 | 22,119.39 | 22,110.04 | 22,100.06 | 16,908.80 |
| Parks Board | 10,628.53 | 10,577.01 | 11,625.42 | 11,648.75 | 11,566.98 | 11,585.17 |
| Patriotic Purposes | 859.56 | 859.01 | 858.03 | 857.22 | 856.33 | 855.42 |
| Public Schools | 57,911.09 | 57,974.01 | 71,288.02 | 80,247.20 | 81,514.09 | 81,065.00 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Hydro Electric System | \$412,256.62 | \$431,712.73 | \$491,484.07 | \$539,592.19 | \$522,295.15 | \$521,724.17 |
| Housing Commission (Municipal) | 9,800.85 | 12,606.64 | 13,603.83 | 12,600.82 | 12,596.62 | 12,594.24 |
| | 31,055.82 | 31,057.10 | 31,057.47 | 31,056.68 | 31,057.03 | 31,056.24 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| | \$453,113.29 | \$475,376.47 | \$536,145.37 | \$583,249.69 | \$565,948.80 | \$565,374.65 |

NOTE: 1. Debt Charges for Local Improvements and General Purposes include debentures assumed by and from other municipalities and the Walkerville-East Windsor Water Commission.

2. Debt Charges for Local Improvements - Owner's Share, are a direct charge against the benefitting property.

3. Debt Charges for Hydro Electric System are met by the rates charged for this service.

4. Debt Charges for Housing Commission are repayable by them.

5. Separate School Debt Charges are not included in the above.

CITY OF EAST WINDSOR

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | 1932 | 1933 |
|---|----------------------|----------------------|-----------------------|
| Public School Assessment | \$15,035,370. | \$15,145,475. | \$13,762,415. |
| Fixed Assessment for Public School Purposes Only | — | — | 27,000. |
| Total Public School Assessm't | <u>\$15,035,370.</u> | <u>\$15,145,475.</u> | <u>\$13,789,415.</u> |
| Public School Rate | 14.4 Mills | 9.3 Mills | 9. Mills |
| Separate School Assessment | <u>\$ 6,658,220.</u> | <u>\$ 6,857,375.</u> | <u>\$ 5,526,435.</u> |
| Separate School Rate | 14. Mills | 11.3 Mills | 11. Mills |
| Total Taxable Assessment | <u>\$21,693,590.</u> | <u>\$22,002,850.</u> | <u>\$19,288,850.*</u> |
| General Rate | 22.5 Mills | 25.7 Mills | 26. Mills |
| Total Rate for Public School Supporters | 36.9 Mills | 35. Mills | 35. Mills |
| Total Rate for Separate School Supporters | 36.5 Mills | 37. Mills | 37. Mills |

* Reduced Assessment due mainly to registration of properties for non-payment of taxes. (See paragraph 14 of Report.)

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST

| Year | General Purposes | | Parks Board | | Patriotic | |
|------|------------------|------------|--------------|--------------|------------|------------|
| | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$10,881.95 | \$1,746.98 | \$ 3,330.76 | \$ 8,167.43 | \$ 579.82 | \$ 274.61 |
| 1934 | 10,105.80 | 1,164.45 | 3,912.29 | 7,998.85 | 614.62 | 238.77 |
| 1935 | 4,936.59 | 632.12 | 3,997.91 | 7,800.59 | 651.49 | 200.79 |
| 1936 | 3,758.86 | 385.28 | 4,187.80 | 7,598.94 | 690.58 | 160.53 |
| 1937 | 3,946.81 | 197.34 | 4,282.19 | 7,387.19 | 732.02 | 117.85 |
| 1938 | | | 4,481.30 | 7,170.61 | 775.94 | 72.63 |
| 1939 | | | 4,585.36 | 6,943.95 | 822.49 | 24.67 |
| 1940 | | | 4,794.63 | 6,711.95 | | |
| 1941 | | | 5,409.36 | 6,469.35 | | |
| 1942 | | | 5,529.83 | 6,195.87 | | |
| 1943 | | | 5,756.32 | 5,916.21 | | |
| 1944 | | | 4,789.14 | 5,625.07 | | |
| 1945 | | | 4,928.59 | 5,382.13 | | |
| 1946 | | | 5,575.02 | 5,132.04 | | |
| 1947 | | | 3,228.77 | 4,849.44 | | |
| 1948 | | | 3,390.21 | 4,683.96 | | |
| 1949 | | | 3,559.72 | 4,510.21 | | |
| 1950 | | | 3,737.71 | 4,327.78 | | |
| 1951 | | | 3,924.59 | 4,136.23 | | |
| 1952 | | | 4,120.82 | 3,935.10 | | |
| 1953 | | | 4,326.86 | 3,723.91 | | |
| 1954 | | | 4,543.20 | 3,502.16 | | |
| 1955 | | | 4,770.36 | 3,269.32 | | |
| 1956 | | | 5,008.88 | 3,024.84 | | |
| 1957 | | | 5,259.32 | 2,768.14 | | |
| 1958 | | | 5,522.29 | 2,498.60 | | |
| 1959 | | | 5,798.40 | 2,215.58 | | |
| 1960 | | | 6,088.32 | 1,918.41 | | |
| 1961 | | | 6,392.74 | 1,606.38 | | |
| 1962 | | | 6,712.37 | 1,278.75 | | |
| 1963 | | | 7,047.99 | 934.74 | | |
| 1964 | | | 7,400.39 | 573.53 | | |
| 1965 | | | 7,770.41 | 194.26 | | |
| | \$33,630.01 | \$4,126.17 | \$164,163.85 | \$148,451.52 | \$4,866.96 | \$1,089.85 |

CITY OF EAST WINDSOR

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Public Schools Principal | Public Schools Interest | Hydro Electric Principal | Hydro Electric Interest | Housing Commission Principal | Housing Commission Interest (Municipal) |
|------|-----------------------------|----------------------------|-----------------------------|----------------------------|---------------------------------|--|
| 1933 | \$35,192.00 | \$45,922.72 | \$ 6,708.47 | \$ 5,882.17 | \$17,702.90 | \$13,351.48 |
| 1934 | 36,917.59 | 43,920.62 | 7,091.45 | 5,495.46 | 18,807.48 | 12,347.24 |
| 1935 | 38,632.45 | 41,817.55 | 7,496.38 | 5,086.61 | 19,980.70 | 11,073.76 |
| 1936 | 41,841.69 | 39,613.15 | 7,924.55 | 4,654.26 | 21,228.42 | 9,826.67 |
| 1937 | 39,827.59 | 37,232.35 | 8,377.30 | 4,197.05 | 22,553.12 | 8,501.38 |
| 1938 | 39,358.79 | 34,974.07 | 8,856.04 | 3,704.60 | 23,961.83 | 7,092.94 |
| 1939 | 37,351.39 | 32,851.84 | 9,362.26 | 3,202.37 | 25,459.24 | 5,596.13 |
| 1940 | 39,958.23 | 30,735.21 | 9,897.58 | 2,661.77 | 27,050.09 | 4,005.32 |
| 1941 | 40,653.53 | 28,473.26 | 10,463.64 | 2,090.13 | 19,664.26 | 2,316.62 |
| 1942 | 42,342.80 | 26,168.69 | 11,062.24 | 1,485.56 | 11,523.21 | 1,109.60 |
| 1943 | 43,733.95 | 23,828.35 | 6,202.66 | 846.25 | 7,932.00 | 436.26 |
| 1944 | 45,497.27 | 21,370.46 | 4,366.78 | 559.63 | | |
| 1945 | 40,292.18 | 18,808.39 | 2,426.08 | 382.42 | | |
| 1946 | 42,845.08 | 16,527.94 | 2,547.38 | 261.12 | | |
| 1947 | 44,989.88 | 14,103.94 | 2,674.75 | 133.74 | | |
| 1948 | 37,045.18 | 11,555.87 | | | | |
| 1949 | 21,381.11 | 10,029.83 | | | | |
| 1950 | 19,641.70 | 8,946.80 | | | | |
| 1951 | 21,338.78 | 7,962.29 | | | | |
| 1952 | 21,940.72 | 6,892.80 | | | | |
| 1953 | 23,147.76 | 5,793.09 | | | | |
| 1954 | 24,360.14 | 4,632.90 | | | | |
| 1955 | 25,478.15 | 3,411.95 | | | | |
| 1956 | 22,000.00 | 2,200.00 | | | | |
| 1957 | 10,500.00 | 1,101.00 | | | | |
| 1958 | 11,500.00 | 575.00 | | | | |
| | \$847,767.96 | \$519,450.07 | \$105,457.56 | \$40,643.14 | \$215,863.25 | \$75,657.40 |

CITY OF EAST WINDSOR

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Local Improvements Principal | Interest | Sandwich East (Assumed) Principal | Interest | Walkerville (Assumed) Principal | Interest |
|------|---------------------------------|--------------|--------------------------------------|-------------|------------------------------------|-------------|
| 1933 | \$303,507.54 | \$109,882.20 | \$ 2,593.94 | \$ 675.28 | \$ 1,033.75 | \$ 420.85 |
| 1934 | 300,061.68 | 93,758.31 | 2,762.55 | 506.67 | 1,085.44 | 369.16 |
| 1935 | 292,837.47 | 77,260.07 | 2,942.10 | 327.18 | 1,139.72 | 314.88 |
| 1936 | 279,244.09 | 61,233.75 | 1,012.49 | 135.89 | 1,196.70 | 257.90 |
| 1937 | 235,514.26 | 46,141.01 | 1,078.30 | 70.08 | 1,256.54 | 198.06 |
| 1938 | 197,964.28 | 33,542.46 | | | 1,319.37 | 135.23 |
| 1939 | 131,963.09 | 22,816.43 | | | 1,385.73 | 68.87 |
| 1940 | 97,485.30 | 15,864.92 | | | | |
| 1941 | 77,121.65 | 10,820.03 | | | | |
| 1942 | 38,553.50 | 6,805.42 | | | | |
| 1943 | 31,666.12 | 4,743.02 | | | | |
| 1944 | 21,315.39 | 3,068.58 | | | | |
| 1945 | 19,635.30 | 1,970.68 | | | | |
| 1946 | 8,323.28 | 968.92 | | | | |
| 1947 | 4,382.05 | 540.50 | | | | |
| 1948 | 2,729.35 | 308.48 | | | | |
| 1949 | 2,879.47 | 158.36 | | | | |
| 1950 | | | | | | |
| 1951 | | | | | | |
| 1952 | | | | | | |
| 1953 | | | | | | |
| 1954 | | | | | | |
| 1955 | | | | | | |
| 1956 | | | | | | |
| 1957 | | | | | | |
| 1958 | | | | | | |
| | \$2,045,183.82 | \$489,883.14 | \$ 10,389.38 | \$ 1,715.10 | \$ 8,417.25 | \$ 1,764.95 |

CITY OF EAST WINDSOR
STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST
(Continued)

| Year | T O T A L | | Separate School Board | |
|------|--------------|--------------|-----------------------|-------------|
| | Principal | Interest | Principal | Interest |
| 1933 | \$381,531.13 | \$186,323.72 | \$18,333.85 | \$41,817.13 |
| 1934 | 381,358.90 | 165,799.53 | 19,678.72 | 40,735.49 |
| 1935 | ✓372,614.81 | 144,513.55 | ✓20,573.79 | 39,573.21 |
| 1936 | 361,085.18 | 123,866.37 | 21,522.06 | 38,357.28 |
| 1937 | 317,568.13 | 104,042.31 | 20,671.99 | 37,084.60 |
| 1938 | 276,717.55 | 86,692.54 | 21,536.55 | 35,893.97 |
| 1939 | 210,929.56 | 71,504.26 | 22,450.49 | 34,653.43 |
| 1940 | 179,185.83 | 59,979.17 | 24,416.58 | 33,360.21 |
| 1941 | 153,312.44 | 50,169.39 | 25,437.84 | 31,953.73 |
| 1942 | 109,011.58 | 41,765.14 | 26,517.23 | 30,488.35 |
| 1943 | 95,291.05 | 35,770.09 | 25,543.12 | 28,960.68 |
| 1944 | 75,968.58 | 30,623.74 | 27,592.60 | 27,493.96 |
| 1945 | 67,282.15 | 26,543.62 | 28,701.60 | 25,908.70 |
| 1946 | 59,290.76 | 22,890.02 | 30,373.47 | 24,261.73 |
| 1947 | 55,275.45 | 19,627.62 | 32,111.79 | 22,518.99 |
| 1948 | 43,164.74 | 16,548.31 | 33,920.33 | 20,675.17 |
| 1949 | 27,820.30 | 14,698.40 | 35,803.09 | 18,726.22 |
| 1950 | 23,379.41 | 13,274.58 | 38,264.28 | 16,670.38 |
| 1951 | 25,263.37 | 12,098.52 | 40,308.36 | 14,473.13 |
| 1952 | 26,061.54 | 10,827.90 | 42,440.06 | 12,157.27 |
| 1953 | 27,474.62 | 9,517.00 | 38,852.37 | 9,894.49 |
| 1954 | 28,903.34 | 8,135.06 | 36,740.31 | 7,840.00 |
| 1955 | 30,248.51 | 6,681.27 | 30,491.03 | 5,776.64 |
| 1956 | 27,008.88 | 5,224.84 | 20,801.67 | 4,096.85 |
| 1957 | 15,759.32 | 3,869.14 | 17,684.73 | 2,949.81 |
| 1958 | 17,022.29 | 3,073.60 | 14,300.02 | 1,974.07 |
| 1959 | 5,798.40 | 2,215.58 | 14,674.02 | 1,184.30 |
| 1960 | 6,088.32 | 1,918.41 | 8,000.00 | 440.00 |
| 1961 | 6,392.74 | 1,606.38 | | |
| 1962 | 6,712.37 | 1,278.75 | | |
| 1963 | 7,047.99 | 934.74 | | |
| 1964 | 7,400.39 | 573.53 | | |
| 1965 | 7,770.41 | 194.26 | | |

| | | | |
|----------------|----------------|--------------|--------------|
| \$3,435,740.04 | \$1,282,781.34 | \$737,741.95 | \$609,919.79 |
|----------------|----------------|--------------|--------------|

R e c a p i t u l a t i o n

| | Principal | Interest |
|-----------------------------------|-----------------------|-----------------------|
| General Purposes | \$ 33,630.01 | \$ 4,126.17 |
| Parks Board | 164,163.85 | 148,451.52 |
| Patriotic | 4,866.96 | 1,089.85 |
| Public Schools | 847,767.96 | 519,450.07 |
| Hydro Electric | 105,457.56 | 40,643.14 |
| Housing Commission (Municipal) | 215,863.25 | 75,657.40 |
| Local Improvements | 2,045,183.82 | 489,883.14 |
| | <u>\$3,416,933.41</u> | <u>\$1,279,301.29</u> |
| Sandwich E. (Assumed) | 10,389.38 | 1,715.10 |
| Walkerville (Assumed) | 8,417.25 | 1,764.95 |
| | <u>\$3,435,740.04</u> | <u>\$1,282,781.34</u> |

CITY OF EAST WINDSOR

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| Taxable Assessment | \$18,355,510. | \$19,756,541. | \$20,952,385. | \$21,935,595. | \$21,693,590. | \$22,002,850. |
| Population | 13,531 | 15,105 | 16,203 | 16,081 | 14,241 | 14,009 |
| Per Capita Assessment | \$1,356. | \$1,308. | \$1,293. | \$1,364. | \$1,523. | \$1,570. |
| Debenture Indebtedness per \$1,000. Assessment (as at Dec. 31st) | \$ 205. | \$ 203. | \$ 194. | \$ 190. | \$ 175. | \$ 156. |
| Yearly Debt Charges per \$1,000. Assessment | \$ 24. | \$ 24. | \$ 25. | \$ 26. | \$ 26. | \$ 25. |
| Per Capita Debenture Indebt- edness (as at Dec. 31st) | \$ 279. | \$ 266. | \$ 251. | \$ 259. | \$ 267. | \$ 245. |
| Per Capita Yearly Debt Charges | \$ 33. | \$ 31. | \$ 33. | \$ 36. | \$ 39. | \$ 40. |



Report of Committee of Supervisors

**TOWN OF SANDWICH
ONTARIO**

C o u n c i l l o r s

A. REAUME, Mayor
L. CROWLEY, D.D.S., Reeve
D. HIND, Deputy Reeve
W. HOBBS, Councillor
R. CLARKE
R. WANLESS
A. OSBORNE
S. LeBOEUF
J. SMITH
H. A. HACKNEY, Treasurer
E. R. NORTH, Clerk

S u p e r v i s o r s

Appointed under the Ontario Municipal Board Act, 1932

T. BRADSHAW, Chairman
R. J. MOORE, Secretary
W. HARVIE
M. CAMPBELL
J. APPLETON

AUGUST, 1933

**OFFICE OF COMMITTEE OF SUPERVISORS
ROOM 605, CANADA BUILDING
WINDSOR, ONTARIO.**

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The Town of Sandwich having become financially embarrassed made application by resolution of Council on the 17th day of April, 1932, to the Ontario Municipal Board to come under Part VI of The Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; M. Campbell; W. Harvie; J. Appleton; and R. J. Moore.

The Committee promptly met, organized and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step was to ascertain the existing condition of the municipality, and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment and tax rate are regarded as reasonable or otherwise.

In 1927, the taxes levied amounted to \$552,488., of which \$407,559. or 74% were paid within the year. In succeeding years, payments gradually decreased, the percentage of amounts collected to amounts levied in the respective years being: 1928 - 68% ; 1929 - 64% ; 1930 - 60% and in 1931, the year preceding that in which Council asked for the appointment of Supervisors, only 55% was paid within the year—a most serious situation.

In the years following that in which the taxes were levied or up to April 1st when all unpaid taxes on the previous year's roll were returned as arrears, these percentages were lifted as follows:

Of taxes levied in 1927, 77% was collected to April 1st, 1928
Of taxes levied in 1928, 73% was collected to April 1st, 1929
Of taxes levied in 1929, 69% was collected to April 1st, 1930
Of taxes levied in 1930, 64% was collected to April 1st, 1931
Of taxes levied in 1931, 57% was collected to April 1st, 1932

The municipality, in making up its budget of income and expenditures in each of the years referred to, had assumed that 100% of the taxes levied would be paid, and based its annual expenditures accordingly, not making any provision for uncollectible taxes. As the Town was only collecting in these five years from 57% to 77% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, the total of all unpaid taxes amounted to \$252,393. and these gradually increased in succeeding years, as follows:

At the close of 1928 they amounted to \$362,852.

At the close of 1929 they amounted to 382,510.

At the close of 1930 they amounted to 520,179.

At the close of 1931 they amounted to 688,049.

The aggregate of unpaid taxes at the close of 1931 represented no less than 87% of the 1931 levy for current taxes. As the Town failed to collect its revenue or to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. BANK BORROWINGS. Expenditures having proceeded without abatement, notwithstanding depleted cash income, the only way in which the municipality was enabled to carry on was by loans from its banker. The records show that at the close of 1927 the Town owed its banker on current account \$157,729. At the close of succeeding years, tax collections having gradually declined, the Town's indebtedness in this respect increased each year, until at the close of 1931, when tax collections dropped to 55%, bank borrowings had increased to the maximum of \$523,942. on current account.

In addition, on Dec. 31st, 1931, there were loans outstanding on capital account of \$124,984.

5. EXPENDITURES. Beginning with the first year of the review, 1927, and following the record for succeeding years, until the close of 1931, expenditures were as follows:

For the year 1927, including Debt Charges - \$472,578.

For the year 1928, including Debt Charges - 527,835.

For the year 1929, including Debt Charges - 595,252.

For the year 1930, including Debt Charges - 668,223.

For the year 1931, including Debt Charges - 737,243.

It will be noticed that each year showed an increase over the previous one and that in the short space of four years, expenditures had increased

by no less than 56%. This rate of expenditure greatly increased the ratepayers' burden and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, of those levied. The base of taxation is, of course, the value at which the property in the municipality is assessed and as will be appreciated, if the base is not sound, taxation revenue must be affected.

3. ASSESSMENTS. Within the period of our survey there had been a tendency, not only in Sandwich, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessment. Individual cases may be quoted where increased assessments were justified, but generally speaking, the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour to maintain from year to year, a fairly even tax rate, notwithstanding increased expenditures, has only been accomplished through an increased assessment. Those paying taxes, however, know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes. The following table will show how assessed values have been increased:

In 1927, the assessed value of real property was \$ 9,893,088.

In 1928, the assessed value of real property was 11,930,899.

In 1929, the assessed value of real property was 13,479,265.

In 1930, the assessed value of real property was 14,948,475.

In 1931, the assessed value of real property was 15,071,475.

In other words, between the years 1927 and 1931, there was an increase of \$5,178,387., or over 52%. Land values had increased over 22% and building values had increased over 98%. The increase in building values in the years 1929, 1930 and 1931, was in measure due to the assessment arising out of the construction of the Ambassador Bridge. There can be no doubt that the inflated values lead the administration of the municipality as well as those dealing in its securities into a false conception of its potentialities and its ability to sustain its services.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness (including debentures assumed from the Township of Sandwich West in connection with local improvements) at the 31st of December, 1927, amounted to \$2,285,270. In succeeding years this debt gradually increased as follows:

Debenture Indebtedness at the end of 1928 - \$2,666,455.

Debenture Indebtedness at the end of 1929 - 2,701,447.

Debenture Indebtedness at the end of 1930 - 3,163,124.

Local Improvement works were carried on without abatement and other services - schools, parks, etc., were gradually extended. In 1931 further new debts were incurred, but maturing instalments of principal resulted in this indebtedness being reduced at the end of the year to \$3,041,946. Over the period of four years, after deducting yearly maturing instalments of principal, the debenture debt had increased by \$755,676. or over 33%.

Of the total debenture debt outstanding on the 31st of December, 1931, \$2,009,808. or 66% was incurred for local improvements; \$755,713. or 25% was incurred for schools; \$150,045. or 5% was incurred for water and hydro electric services; and \$126,380. or 4% was incurred for general purposes, etc.

In addition to the above debenture liability, the Town was also obligated to its banker for capital account advances, which at December 31st, 1931, amounted to \$124,984., and which will no doubt have to be funded.

The heavy capital expenditure for local improvements, and those for schools, following a period of unwise real estate speculation, were the main factors causing the present financial embarrassment of the Town of Sandwich. The heavy additional tax charges which had to be levied against properties benefitted by local improvements and additional taxes for school purposes proved so onerous that in many instances it was impossible for the ratepayers to meet them.

Debt charges on the debenture debt contracted, comprising interest and a portion of the principal had to be met annually from taxation. These in 1927 amounted to \$243,332; in each succeeding year they gradually advanced and in 1931, or in the short space of four years, they reached the maximum of \$372,760., an increase of 53%. In view of the limited earning power of the property and of the people, likewise the limited population, the burden of supporting the debts referred to presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time Sandwich sought relief and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt

it necessary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Mayor or Reeve, and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statements of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Boards. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for general purposes, for school purposes, nor for the Town's share of local improvements, with the exception of the instalments of principal which fell due early in the year and which had been paid by the Town prior to application to come under the Committee of Supervisors. Estimates were finally passed on the 22nd day of June, and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to still further lighten their burden, and the following policy was pursued in establishing the year's expenditure for municipal and school purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditures of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 15th of May and the second on the 15th of October—with a penalty of 1% per month for non-payment when due—the maximum not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 Actual | 1932 Actual | 1933 Estimated |
|--|------------------|------------------|-------------------|
| Administration and General | \$ 62,784. | \$ 60,310. | \$ 33,021. |
| Police Protection | 32,132. | 21,809. | 16,257. |
| Fire Protection | 15,904. | 12,121. | 10,899. |
| Hydrant Rentals | 6,200. | 5,000. | 15,000. |
| Board of Works | 25,649. | 17,313. | 11,833. |
| Street Lighting | 10,011. | 9,758. | 7,000. |
| Charity and Welfare | 11,932. | 20,630. | 10,303. |
| Hospitals - Care of Indigents | 4,831. | 3,751. | 9,000. |
| Parks Board - Maintenance, etc. | 15,987. | 6,390. | 4,322. |
| Library Board | 2,212. | 1,425. | 1,600. |
| E. B. U. C. - Board of Health, General Purposes, etc. | 13,647. | 11,237. | 8,000. |
| Township of Sandwich West (by Agreement) | 115. | 115. | — |
| | <hr/> \$201,404. | <hr/> \$169,859. | <hr/> \$127,235. |
| Public School | \$ 72,974. | \$ 36,278.* | \$ 49,426.* |
| Separate School | 47,456. | 44,195. | 17,978. |
| High School | 38,073. | 38,667. | 15,626. |
| | <hr/> \$158,503. | <hr/> \$119,140. | <hr/> \$ 83,030. |
| County Rates | \$ 74,759. | \$ 75,402. | \$ 67,678. |
| Debentures - Principal and Interest | 390,254. | 327,842. | — |
| E.B.U.C. Debentures - Princ. & Int. | 14,915. | 16,105. | — |
| Sandwich, Windsor & Am'b'g Rly Deficit | 55,912. | 39,078. | — |
| Reserve for Uncollected Taxes | — | 67,708. | 132,496. |
| | <hr/> \$535,840. | <hr/> \$526,135. | <hr/> \$200,174. |
| Total Expenditures | <hr/> \$895,747. | <hr/> \$815,134. | <hr/> \$410,439. |
| Deduct: Sundry Revenue | \$ 39,698. | \$ 24,806. | \$ 10,150. |
| Percentage added to Tax Arrears | 41,647. | 58,998. | — |
| From Boards and Commissions for princ. and int. on debentures | 17,495. | 17,495. | — |
| | <hr/> \$ 98,840. | <hr/> \$101,299. | <hr/> \$ 10,150. |
| NET EXPENDITURES | <hr/> \$796,907. | <hr/> \$713,835. | <hr/> \$400,289. |

* See note No. 2 on next page.

It will be noticed from the foregoing that:

1. Administration and other expenses have been reduced from \$201,404. in 1931 to an estimated amount of \$127,235. for 1933, or over 36%.
2. School expenses have been reduced from \$158,503. in 1931 to an estimated amount of \$83,030. for 1933, or by approximately 48%. Public School expenses are for maintenance and operation only, while Separate School expenses include debenture principal and interest for 1931 and interest only for 1932; In 1933 no levy was made for either debenture principal or interest.

It was found in this municipality that the High School Board had no buildings of their own, and that they were using one of the Public School buildings, at a rental of \$25,000. per annum.

In 1931, the expenditures of the Public School Board included the total debt charges on this building rented to the High School Board, but in 1932 only interest on the Debt Charges was included. They still, however, continued to receive from the High School Board the whole of the rent, \$25,000., and deducted this amount from their expenditures for maintenance. Hence this, in a measure, explains the sharp reduction in Public School expenditures for 1932.

In the year 1933, it was recognized that as the Public School Board was not to be called upon to provide for Debt Charges on the building in question, it was improper to charge the High School with the whole of the rent and then credit the amount thereof towards the ordinary expenditures of the Public School Board. The only expenses, therefore, in connection with the building occupied by the High School Board, which that Board has to provide in 1933, is \$5,000., being merely the cost of its upkeep.

This arrangement accounts for the reduced expenditure for the High School in 1933, and the increase in Public School expenditure for the same year. If the combined expenditures of the Public and High School are taken together, it will be noticed that there is a reduction of over \$10,000. between the two years 1932 and 1933.

3. Other expenditures of a fixed nature have been reduced from \$535,840. to \$200,174., or by approximately 63%. This reduction, however, was mainly brought about by deferring temporarily all debt charges, including those of the Essex Border Utilities Commission and also the charge of the Sandwich, Windsor and Amherstburg Railway.
4. The 1932 Budget provided for a reserve of \$67,708., and the 1933 Budget a reserve of \$132,496. for uncollectible taxes.
5. The statutory penalty added to arrears of taxes on May 1st of each year was eliminated as a revenue and the Budget established on a cash basis.

12. EXPENDITURES FOR WELFARE. These expenditures, due chiefly to unemployment and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931 gross expenditures for welfare and charity amounted to \$29,586., of which \$14,389. was refunded by the Government and \$3,264. received from private donations, etc., making a net outlay on the part of Sandwich of \$11,933. In 1932 gross expenditures had increased to \$135,995., or by almost 360%, of which \$105,870. was refunded by the Government and \$9,495. received from private donations, etc., making the net charge for that year \$20,630. Up to September 30th, 1932, the Provincial Government had refunded 66-2/3% of such items as food, shelter, fuel, clothing, etc., but thereafter the Government assumed the full 100% of the expenditures for relief, with the exception of administration costs and hospitalization expenses. This generous action has been of substantial assistance to Sandwich, and the other municipalities in the Windsor area which are in default. It has undoubtedly eased the burden of taxation.

The number on relief at December 31st, 1930, was 495; 1931 - 1,868; 1932 - 2,778; and at July 27th, 1933 - 3,245, or about 30% of the population.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Town, especially in view of its greatly lessened income and the plight of the taxpayers, is the annual tax levied by the County of Essex. In 1931 this amounted to \$74,759. and in 1932 \$75,402., or over 9% of the total taxes levied in each of those years. At the close of 1932, the Town not being able to pay the County in full, had an accumulated liability for County taxes of \$101,519. If the full taxes levied on the ratepayers of Sandwich had been met, there would have been no difficulty in meeting the County claim, as well as all others, but as taxpayers have only paid on the average 53% of taxes during the last three years, to pay the County in full would mean that schools and all other services would either be eliminated or greatly reduced.

It will be the aim of the Supervisors to discharge the Town's obligations to the County at the earliest time possible, but it must be dependent upon tax collections.

It was felt that the County assessment was relatively too high and consequently, taxes greater than they should be. Several other municipalities in the County entertained a similar view in respect to their assessment and consequent taxes. An appeal was therefore lodged against the County assessment, with the result that the assessment for the Town of Sandwich was reduced from \$11,082,000. to \$9,415,297., or by 15% and the County taxes reduced from \$75,402. in 1932 to \$61,690. for 1933, or by 18 per cent.

14. NON-PAYMENT OF TAXES NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes on a large number of properties not having been paid for several years, it became essential to register these, totalling 2,391 parcels, in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with, offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in one amount or in four equal instalments, the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties upon which taxes were in arrears for two or more years, and occupied properties upon which taxes were in arrears three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The assessment against the 2,391 parcels referred to amounted to \$1,466,015. and the elimination of these from the Roll, together with the reduction in the Ambassador Bridge assessment sanctioned by legislation early in 1933, as well as reductions made by the Town Assessor, had the effect of reducing the taxable assessment from \$15,910,618. in 1932 to \$11,874,982. in 1933, or by 25%. The unpaid taxes against these properties, amounting to \$450,930. represented no less than 44% of the total taxes outstanding and unpaid at December 31st, 1932, and the elimination of these from the Current Balance Sheet had the effect of reducing "Taxes Receivable" from \$1,023,909. to \$572,979.

While it is most unfortunate that such heavy reductions had to be made it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment and to inflate the Current Balance Sheet with an unsound and unrealizable asset. The elimination should, of course, have been made gradually from year to year in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to some of the important outstanding liabilities of the Town of Sandwich as at December 31st, 1932, which may have to be specially dealt with when the time comes for the adjustment of all its debts.

1. Liability to Municipality's Banker - - - - \$519,874.

(a) Advances made for current purposes in the years 1930, 1931 and 1932, as security for which the bank has a lien on the arrears of taxes for those years - \$388,000.

(b) Advances made for capital undertakings together with the bank overdraft covering accrued interest thereon, as security for which there are unsold debentures of \$142,538., of which \$2,487. are deposited with the bank and the balance \$140,051. have not yet been issued pending readjustment of all capital obligations of the municipality, to which reference has been made above. This advance totals - - - \$131,874.

| | | |
|---|-----------|--------------|
| 2. Liability under debentures issued and assumed | - | \$3,170,345. |
| (a) Debentures issued for various purposes, payable in annual instalments, the last falling due in 1960, and carrying interest at the rates of 5½% and 6% | - - - - - | \$2,619,541. |
| (b) Debentures assumed by Sandwich but issued by the Township of Sandwich West, for local improvements | - - - - - | \$ 21,595. |
| (c) Instalments of principal due and unpaid as at Dec. 31st, 1932 - \$213,695. and interest due and unpaid - \$141,240. Total | - - - - - | \$ 354,935. |
| (d) Liability for debentures issued by the Town of Sandwich, but which have been assumed by the Township of Sandwich West | - - - | \$ 174,274. |

| | | |
|---|-----------|-------------|
| 3. Liability to Boards and Commissions | - - - | \$936,733. |
| (a) Sandwich's share of the capital liability in connection with the Sandwich, Windsor & Amherstburg Railway enterprise, as security for which it has issued to the Hydro Electric Power Commission of Ontario its own debentures | - - | \$ 747,607. |
| (b) Sandwich's share of the Essex Border Utilities Commission debenture obligations for East and South Interceptors, Filtration Plant, Distribution Main, General Hospital, etc. These debentures mature in various years from 1947 to 1960, carry interest at rates of from 5½% to 6¾% and amount to | - - - - - | \$ 189,126. |

NOTE—The figures in item 3 (a) do not include the operating deficit of the Sandwich, Windsor & Amherstburg Railway, for which Sandwich is liable for its share and which up to Oct. 31st, 1932, amounted to \$94,990.

16. HOUSING COMMISSION. In the year 1919, the Housing Commission of the Town of Sandwich obtained a loan of \$150,000. from the Provincial Government in accordance with the terms of The Ontario Housing Act, 1919, and re-loaned same to private individuals for the purpose of constructing dwellings within the municipality. These loans to individuals were secured by an Agreement of Sale, requiring an equal monthly payment over a period of twenty years and bearing interest at the rate of 5% (the same rate as paid by the Housing Commission to the Government). It is stipulated in these Agreements that in the event of two or more monthly payments falling in arrears, the Housing Commission has the right to foreclose the Agreement.

As collateral security for this loan, the Government required the Town of Sandwich to issue its debentures, twenty in number for \$12,000. each, covering interest and principal payments each year on the amounts so

borrowed. Of these, eleven have since been returned to the Town; an equivalent amount of the Housing Commission's loan having been repaid in full together with interest thereon.

Prior to the year 1931, monthly payments on the various Sales Agreements were received promptly and corresponding payments were forwarded forthwith to the Government in the repayment of their loan. Since that time, however, payments have been made most irregularly with the result that several of these contracts are considerably in arrears, and the Sandwich Housing Commission is correspondingly in arrears in its payments to the Government.

The Government has the right upon default of the Housing Commission on one or more of its monthly payments to sell or dispose of, without notice, one or more of the Town's debentures sufficient to cover the arrears of payments and the Town is required to levy sufficient annually, if such a contingency does arise, for the repayment of the debentures so sold.

Submitted below is the Balance Sheet of the Housing Commission, as at December 31st, 1932:

Sandwich Housing Commission

— BALANCE SHEET —

as at December 31st, 1932

Assets.

| | |
|--------------------------|-------------|
| Cash on Deposit | \$ 479.39 |
| Sales Agreement Balances | 51,601.44 |
| Arrears of Payments | 7,843.14 |
| Deficit | 156.51 |
| | <hr/> |
| | \$60,080.48 |
| | <hr/> |

Liabilities.

| | |
|---------------------|-------------|
| Province of Ontario | \$57,080.48 |
| Town of Sandwich | 3,000.00 |
| | <hr/> |
| | \$60,080.48 |
| | <hr/> |

From this it will be seen that there is owing to the Provincial Government \$57,080.48 and to the Town of Sandwich \$3,000., for advances made by the Town in prior years to enable the Housing Commission to make its payments promptly to the Government.

Originally there were thirty-eight contracts for the sale of houses; of these, eleven have been fully paid and deeds given to the purchaser;

of the remaining twenty-seven contracts in existence at December 31st, 1932, two are in arrears in excess of \$1,000., one is in arrears over \$500. and seven are in arrears from \$200. to \$500. The other 17 contracts are either up to date or in fairly good shape.

Payments on the ten contracts which are in arrears over \$200., and to which reference has been made in the previous paragraph, are being made indifferently and, in isolated cases, no payments are being made at all. The Housing Commission should have taken steps, once any of these contracts became in arrears, to enforce payment and thereby protect itself from the possibility of having to foreclose on the purchasers at a later date.

17. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of Sandwich is to those private individuals and others, who, in good faith and on the representations of the municipality's administration from time to time, invested their savings in the Town's debentures, and the proceeds of which were utilized by the municipality to provide all the services now possessed by it, namely, schools, local improvements, water, hydro-electric, etc. The amount due to them, as before stated, is \$3,170,345., and no interest has been paid on the debt since early in 1932.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of Sandwich is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services; that is to say, to make sure that sufficient income from taxes will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of Sandwich as a municipality—and that such taxation shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven, that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Mayor and other members of the Council and members of the School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in

part to the general depression experienced in Sandwich and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

18. **SEPARATE SCHOOL BOARD.** No reference has been made in the foregoing to the debenture indebtedness of the Separate School Board. On December 31st, 1931, this debt amounted to \$318,030. On June 24th, 1932, the Separate School Board was unable to meet its principal and interest payments falling due, and default thereupon ensued. The amount of principal overdue and unpaid at December 31st, 1932 amounted to \$2,748.12, and interest due and unpaid amounted to \$7,379.30. Including overdue instalments of principal, the debenture debt now stands at \$313,432.30. These debentures are payable annually, the last falling due in 1959, and carry interest at rates of from 5½ to 6½ per cent.

This debt is not an obligation of the Town, but of the Separate School Board of Sandwich. Its adjustment, however, will more or less have to be treated in the same manner as the debts of the municipality.

19. **ACKNOWLEDGMENTS.** Acknowledgment of the co-operation of the Mayor and the Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Mayor and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Chairman.
R. J. MOORE, Secretary.

COMPARATIVE

A S S E T S

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|--|-----------------------|-----------------------|
| Fixed Assets | \$ 94,762.14 | \$ 89,067.37 |
| Local Improvements | 1,807,789.84 | 1,637,376.98 |
| Local Improvements assumed by Sand. W. | 177,278.87 | 174,273.59 |
| Local Improvements assumed from Sand. W. | 24,739.23 | 21,595.46 |
| Public Schools | 755,713.26 | 724,954.10 |
| Hydro Electric Commission | 110,403.20 | 104,306.71 |
| Water Works Commission | 39,641.64 | 36,808.10 |
| Essex Border Utilities Commission | 193,808.57 | 189,126.18 |
| Sandwich, Windsor & Amherstburg Rly. | 747,607.00 | 747,607.00 |
| Ontario Housing Commission | 59,680.56 | 57,080.48 |
| Land, Buildings, Equipment, etc. | 73,500.00 | 73,500.00 |
| Properties Owned by Municipality | 9,838.06 | 9,622.80 |
| Properties Registered for Non-Payment of Taxes | — | 450,930.26* |
| Unsold Debentures for Completed Works (Less Reserve) | 124,984.00 | 131,873.91 |
| Cash in Bank | 2,016.00 | — |
| Owing by Current Account | 21,779.99* | — |
| Total Capital Assets | \$4,243,542.36 | \$4,448,122.94 |

Current.

| | | |
|---|-----------------------|-----------------------|
| Cash on Hand and in Bank | \$ — | \$ 8,420.96 |
| Taxes Receivable | 688,049.46 | 572,979.48* |
| Debenture Principal not levied for | — | 63,854.59 |
| Accounts Receivable | 3,000.00 | 18,025.82 |
| Owing by Capital Account | — | 433,525.29* |
| Deficits Prior Years Capitalized | 31,618.05 | 27,027.77 |
| Total Current Assets | \$ 722,667.51 | \$1,123,833.91 |
| Total Capital and Current Assets | \$4,966,209.87 | \$5,571,956.85 |

* Under "Current" Assets, it will be noticed that "Taxes Receivable" in 1932 show a very large reduction compared with the same item in 1931. Also under "Capital" Assets that a new item "Properties Registered for non-payment of Taxes" is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them. This amount also accounts for the large amount shown under Capital Liabilities as "Owing to Current Account", and under Current Assets as "Owing by Capital Account".

SANDWICH

BALANCE SHEET

| | | LIABILITIES | |
|--|----|----------------|----------------|
| Capital. | | | |
| | | DEC. 31, 1931 | DEC. 31, 1932 |
| Debentures Issued for General Purposes | \$ | 94,762.14 | \$ 89,067.37 |
| Debentures Issued for Deficits Prior Years Capitalized | | 31,618.05 | 27,027.77 |
| Debentures Issued for Local Improvements | | 1,985,068.71 | 1,811,650.57 |
| Debentures assumed from Sandwich West | | 24,739.23 | 21,595.46 |
| Debentures Issued for Public Schools | | 755,713.26 | 724,954.10 |
| Debentures Issued for Hydro Electric Com. | | 110,403.20 | 104,306.71 |
| Debentures Issued for Water Works Comm. | | 39,641.64 | 36,808.10 |
| Essex Border Utilities Commission | | 193,808.57 | 189,126.18 |
| Sandwich, Windsor & Amherstburg Rly. | | 747,607.00 | 747,607.00 |
| Ontario Housing Commission | | 59,680.56 | 57,080.48 |
| Bank Loans Payable - Local Improvements | | 127,000.00 | 127,000.00 |
| Bank Overdraft | | — | 4,873.91 |
| Owing to Current Account | | — | 433,525.29* |
| Capital Surplus | | 73,500.00 | 73,500.00 |
| Total Capital Liabilities | | \$4,243,542.36 | \$4,448,122.94 |
| Current. | | | |
| Bank Overdraft | \$ | 6,942.30 | \$ — |
| Bank Loans Payable | | 517,000.00 | 388,000.00 |
| Deb. Prin. & Int. Due & Unpaid (Levied for) | | 11,787.83 | 281,824.10 |
| Deb. Prin. Due & Unpaid (Not Levied for) | | — | 63,854.59 |
| Accounts Payable | | 15,878.43 | 118,940.55 |
| County of Essex | | 75,875.54 | 101,519.35 |
| Debentures Levied in Advance of Maturity | | 49,572.58 | 38,600.48 |
| Reserve for Uncollectible Taxes | | — | 67,708.44 |
| Owing to Capital Account | | 21,779.99 | — |
| Current Surplus | | 23,830.84 | 63,386.40 |
| Total Current Liabilities | | \$ 722,667.51 | \$1,123,833.91 |
| Total Capital and Current Liabilities | | \$4,966,209.87 | \$5,571,956.85 |

Contingent Liability:

Sandwich, Windsor and Amherstburg Railway \$36,098.14

(Re: Sinking Fund payments and Renewal charges for fiscal years ending October 31st, 1931 and 1932.)

TOWN OF SANDWICH

STATEMENT OF TAX LEVIES, TAX COLLECTIONS AND UNPAID TAXES

| Year | Amount of Yearly Tax Levy | Collected to Dec. 31st Current Year | Percentage Collected | Collected Jan. 1st to May 1st foll- owing Year | Total Collected to May 1st foll- owing Year | Percentage of total Collected |
|------|---------------------------------|---|-------------------------|---|--|-------------------------------------|
| 1927 | \$552,488. | \$407,559. | 73.7 % | \$16,665. | \$424,224. | 76.7 % |
| 1928 | 600,719. | 409,019. | 68.0 % | 27,772. | 436,791. | 72.7 % |
| 1929 | 650,751. | 417,500. | 64.1 % | 32,051. | 449,551. | 69.0 % |
| 1930 | 770,626. | 461,977. | 59.9 % | 29,810. | 491,787. | 63.8 % |
| 1931 | 789,655. | 435,000. | 55.0 % | 15,244. | 450,244. | 57.0 % |
| 1932 | 787,656. | 346,094. | 44.0 % | 53,343. | 399,437. | 50.7 % |

Total Unpaid Taxes as at December 31, 1927 - \$252,393.

Total Unpaid Taxes as at December 31, 1928 - 362,852.

Total Unpaid Taxes as at December 31, 1929 - 382,510.

Total Unpaid Taxes as at December 31, 1930 - 520,179.

Total Unpaid Taxes as at December 31, 1931 - 688,049.

Total Unpaid Taxes as at December 31, 1932 - 572,979.*

Total Unpaid Taxes as at May 1st, 1933 - - 448,593.

* This is after deducting \$450,930. of taxes against Properties Registered.
(See paragraph 14 of Report.)

TOWN OF SANDWICH

STATEMENT OF BANKING POSITION

at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$156,000.00 | \$259,000.00 | \$400,000.00 | \$463,000.00 | \$517,000.00 | \$388,000.00* |
| Overdraft | 1,729.22 | 70,267.09 | 7,798.65 | — | 6,942.30 | — |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Cash on Hand and in Bank | \$157,729.22 | \$329,267.09 | \$407,798.65 | \$463,000.00 | \$523,942.30 | \$388,000.00 |
| | — | — | — | 5,174.43 | — | 8,420.96 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Net Current Bank Indebtedness | \$157,729.22 | \$329,267.09 | \$407,798.65 | \$457,825.57 | \$523,942.30 | \$379,579.04 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Capital Account— | | | | | | |
| Bank Loans Payable | \$269,500.00 | \$166,000.00 | \$339,000.00 | \$120,000.00 | \$127,000.00 | \$127,000.00 |
| Bank Overdraft | 10,603.40 | 17,941.14 | 30,641.78 | 1,784.33 | — | 4,873.91 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Cash on Hand and in Bank | \$280,103.40 | \$183,941.14 | \$369,641.78 | \$121,784.33 | \$127,000.00 | \$131,873.91 |
| | — | — | — | — | 2,016.00 | — |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Net Capital Bank Indebtedness | \$280,103.40 | \$183,941.14 | \$369,641.78 | \$121,784.33 | \$124,984.00 | \$131,873.91x |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

* As security for the Current Account Advances, the Bank holds a lien on 1930, 1931 and 1932 Arrears of Taxes.

x As security for the Capital Account Advances, there are unsold Debentures of \$142,538.06.

TOWN OF SANDWICH

STATEMENT OF ADMINISTRATION AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| Administration and General | \$42,186.61 | \$47,998.21 | \$52,233.13 | \$55,686.06 | \$62,733.66 | \$60,310.39 |
| Police Protection | 26,839.29 | 27,697.93 | 31,566.00 | 38,483.47 | 32,131.57 | 21,808.98 |
| Fire Protection | 13,678.02 | 10,645.71 | 12,668.24 | 15,306.65 | 15,903.53 | 12,120.84 |
| Hydrant Rentals | 4,000.00 | 4,500.00 | 4,500.00 | 5,000.00 | 6,200.00 | 5,000.00 |
| Board of Works | 15,151.28 | 19,912.69 | 27,545.35 | 30,568.35 | 25,648.86 | 17,313.04 |
| Street Lighting | 9,314.03 | 8,476.89 | 9,327.10 | 10,694.96 | 10,010.59 | 9,757.81 |
| Charity and Welfare | 5,559.29 | 4,943.78 | 3,811.70 | 7,106.42 | 11,932.86 | 20,630.37 |
| Hospitals - Care of Indigents | 2,369.82 | 3,372.77 | 2,910.05 | 3,049.80 | 4,830.91 | 3,751.10 |
| Parks Board - Maintenance etc. | 4,194.95 | 12,294.91 | 14,143.64 | 13,088.41 | 15,986.46 | 6,390.00 |
| Library Board | 1,625.35 | 1,957.10 | 1,990.37 | 2,273.14 | 2,211.79 | 1,424.65 |
| Moving Hydro Poles | 1,729.77 | — | — | — | — | — |
| Bus Service | — | 317.54 | — | — | — | — |
| County Rates | 69,817.41 | 73,764.53 | 71,108.17 | 92,711.05 | 74,758.93 | 75,402.49 |
| Sand. Windsor & Am'b'g Rly Deficit | — | — | — | — | 55,912.08 | 39,078.08 |
| Essex Border Utilities Comm. for: | | | | | | |
| Board of Health | 5,164.91 | 5,242.85 | 5,977.06 | 7,133.97 | 7,948.37 | 5,781.11 |
| Sewer Maintenance | 518.12 | 630.10 | 556.22 | 639.42 | 476.70 | 464.23 |
| Hospital Deficit | — | — | 3,299.00 | 3,266.38 | 4,415.57 | 4,154.91 |
| General Purposes | 953.84 | 1,016.66 | 816.66 | 827.82 | 806.80 | 837.10 |
| Debentures | 13,546.91 | 14,914.83 | 14,914.83 | 14,914.83 | 14,914.83* | 16,104.81* |
| Township of Sandwich West (by agreement re: E.B.U.C.) | 115.14 | 115.14 | 115.14 | 115.14 | 115.14 | 115.14 |
| | \$216,764.74 | \$237,801.64 | \$257,512.66 | \$300,865.87 | \$346,988.65 | \$300,445.05 |

* Beginning in 1931 the debentures of the E. B. U. C. for Filtration Plant and Westerly Distribution Main were assumed by the Water Board. (See Statement of Sundry Revenues, next page.)

TOWN OF SANDWICH

STATEMENT OF SUNDRY REVENUE

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Police Fines | \$14,760.03 | \$12,871.08 | \$13,920.66 | \$17,592.51 | \$ 8,404.66 | \$ 3,318.69 |
| Dog Taxes | 1,269.50 | 1,195.50 | 1,007.00 | 849.25 | 571.25 | 1,168.25 |
| Licenses | 704.55 | 485.30 | 1,348.00 | 781.00 | 617.50 | 446.05 |
| Permit Fees | 1,484.45 | 753.50 | 508.25 | 156.95 | 62.50 | 6.00 |
| Poll Tax | 475.00 | 393.50 | 780.00 | 785.00 | 532.00 | 378.00 |
| Interest and Tax Penalties | 1,781.02 | 1,871.07 | 2,692.40 | 1,606.29 | 1,784.52 | 2,104.23 |
| Grants for Roads | 13,665.00 | 13,665.00 | 13,852.50 | 14,960.70 | 9,419.71 | 5,541.00 |
| Other Grants | 398.22 | 375.18 | 398.47 | 393.37 | 245.50 | 291.42 |
| Rentals | 812.35 | 470.60 | 2,135.45 | 857.00 | 1,506.00 | 479.00 |
| Fees Returnable | 376.68 | 2,930.11 | 4,355.55 | 2,188.57 | 3,589.44 | — |
| Refund Street Lighting | — | 3,000.00 | 1,000.00 | 201.29 | 1,202.62 | — |
| Refund Hydrant Rentals | — | — | — | — | 1,089.79 | — |
| Attending Outside Fires | 80.00 | 230.00 | 780.00 | 2,020.00 | 330.00 | 400.00 |
| Miscellaneous | 1,009.48 | 1,248.03 | 1,891.16 | 492.52 | 747.25 | 1,114.46 |
| Water Works Comm'n for debentures of E. B. U. C. assumed | — | — | — | — | 9,595.39 | 9,559.30 |
| | <u>\$36,816.28</u> | <u>\$39,488.87</u> | <u>\$44,669.44</u> | <u>\$42,884.45</u> | <u>\$39,698.13</u> | <u>\$24,806.40</u> |

TOWN OF SANDWICH

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Liable for all Taxation— | | | | | | |
| Land | \$6,026,888. | \$6,945,644. | \$7,157,805. | \$7,414,980. | \$7,391,938. | \$7,316,206. |
| Buildings | 3,866,200. | 4,985,255. | 6,321,460. | 7,533,495. | 7,679,537. | 7,640,595. |
| Business | 277,047. | 350,407. | 650,669. | 897,880. | 914,987. | 953,817. |
| Income | 18,600. | 13,600. | 13,700. | — | — | — |
| Total | \$10,188,735. | \$12,294,906. | \$14,143,634. | \$15,846,355. | \$15,986,462. | \$15,910,618.* |
| Add: Exempted Property | 1,365,275. | 1,547,140. | 1,553,415. | 1,684,215. | 1,897,775. | 1,973,945. |
| Total Gross Assessment | \$11,554,010. | \$13,842,046. | \$15,697,049. | \$17,530,570. | \$17,884,237. | \$17,884,563. |
| Public School | \$7,935,107. | \$9,508,097. | \$10,582,874. | \$11,307,525. | \$11,672,277. | \$11,458,158. |
| Separate School | 2,253,628. | 2,786,809. | 3,560,760. | 4,538,830. | 4,314,185. | 4,452,460. |
| | \$10,188,735. | \$12,294,906. | \$14,143,634. | \$15,846,355. | \$15,986,462. | \$15,910,618. |

* See statement of Comparative Assessments and Mill Rates.

TOWN OF SANDWICH
STATEMENT OF DEBTURE INDEBTEDNESS AS AT DECEMBER 31st.

| Issued for— | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| General Purposes | \$ 41,134.06 | \$ 37,032.20 | \$ 29,323.69 | \$ 39,822.44 | \$ 34,482.30 | \$ 30,059.84 |
| Parks Board | — | — | 39,000.00 | 61,484.54 | 60,279.84 | 59,007.53 |
| Deficits Prior Years | 47,705.65 | 44,002.30 | 40,093.16 | 35,969.02 | 31,618.05 | 27,027.77 |
| Public Schools | 638,772.28 | 617,501.80 | 594,974.54 | 771,775.55 | 755,713.26 | 724,954.10 |
| Hydro Electric System | 131,623.85 | 126,758.73 | 121,611.34 | 116,165.29 | 110,403.20 | 104,306.71 |
| Water Works | 45,000.00 | 42,991.85 | 40,873.25 | 42,327.46 | 39,641.64 | 36,808.10 |
| Local Improvements | 1,367,522.14 | 1,765,025.45 | 1,805,068.52 | 2,067,874.25 | 1,985,068.71 | 1,811,650.57* |
| Assumed from Sandwich West | \$2,271,757.98 | \$2,633,312.33 | \$2,670,944.50 | \$3,135,418.55 | \$3,017,207.00 | \$2,793,814.62 |
| | 13,512.14 | 33,142.55 | 30,502.98 | 27,705.05 | 24,739.23 | 21,595.46 |
| | \$2,285,270.12 | \$2,666,454.88 | \$2,701,447.48 | \$3,163,123.60 | \$3,041,946.23 | \$2,815,410.08 |

* Of this amount there is owing to the Town of Sandwich for debentures assumed by the Township of Sandwich West - \$174,273.59.
In addition to the above there was debenture principal and interest thereon due and unpaid at December 31st, 1931 and December 31st, 1932, as follows:

| | December 31, 1931 | | December 31, 1932 | |
|-----------------------|-------------------|-------------|-------------------|--------------|
| | Principal | Interest | Principal | Interest |
| General Purposes | \$ — | \$ — | \$ 2,939.31 | \$ 1,124.29 |
| Parks Board | — | — | 1,272.31 | 3,410.24 |
| Deficits Prior Years | — | — | 4,590.28 | 1,612.77 |
| Public Schools | 1,009.68 | 413.41 | 29,205.45 | 38,453.58 |
| Hydro Electric System | — | 1,115.42 | 6,096.49 | 6,384.93 |
| Water Works | — | 26.94 | 2,833.54 | 2,109.78 |
| Local Improvements | 7,008.17 | 2,214.21 | 160,647.67 | 84,998.05* |
| Sandwich West | \$ 8,017.85 | \$ 3,769.98 | \$207,585.05 | \$138,093.64 |
| | 2,965.82 | 1,662.30 | 6,109.59 | 3,146.65 |
| | \$10,983.67 | \$ 5,432.28 | \$213,694.64 | \$141,240.29 |

* The Township of Sandwich West also owes to the Town of Sandwich, \$12,755.62 for the 1932 maturities of principal and interest thereon, on said debentures assumed by them. These maturities, however, with the exception of \$57.03 interest, have been retired by the Town of Sandwich. The \$57.03 is included in the amount \$84,998.05 above, marked *.

TOWN OF SANDWICH

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Under Debentures issued for: | | | | | | |
| Local Improvements | \$186,602.29 | \$202,561.31 | \$250,472.24 | \$270,676.58 | \$280,380.83 | \$276,929.54 |
| General Purposes | 7,891.16 | 5,853.14 | 5,648.94 | 5,648.94 | 7,566.64 | 6,398.98 |
| Parks Board | — | — | — | 2,757.94 | 4,682.58 | 4,682.57 |
| Deficits Prior Years Capitalized | 1,311.96 | 6,227.37 | 6,221.76 | 6,215.85 | 6,209.62 | 6,203.05 |
| Public Schools | 47,526.45 | 58,432.11 | 58,432.15 | 64,992.24 | 73,919.89 | 73,916.21 |
| | <u>\$243,331.86</u> | <u>\$273,073.93</u> | <u>\$320,775.09</u> | <u>\$350,291.55</u> | <u>\$372,759.56</u> | <u>\$368,130.35</u> |
| Hydro Electric System | 12,481.41 | 12,481.40 | 12,481.41 | 12,481.41 | 12,481.42 | 12,481.42 |
| Water Works | — | 4,483.14 | 4,483.14 | 4,584.60 | 5,013.81 | 5,013.81 |
| | <u>\$255,813.27</u> | <u>\$290,038.47</u> | <u>\$337,739.64</u> | <u>\$367,357.56</u> | <u>\$390,254.79</u> | <u>\$385,625.58</u> |

NOTE: (1) Debt Charges for Local Improvements include direct charges against benefitting properties. These also include debt charges on local improvements assumed by and from the Township of Sandwich West.

(2) Debt Charges for Hydro Electric System and Water Works are met by the rates charged for these services.

(3) Separate School Debt Charges are not included in the above.

TOWN OF SANDWICH

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | 1932 | 1933 |
|--|----------------------|----------------------|-----------------------|
| Public School Assessment | <u>\$11,672,277.</u> | <u>\$11,458,158.</u> | <u>\$ 8,734,492.</u> |
| Public School Rate | 12.7 Mills | 6.9 Mills | 8.5 Mills |
| Separate School Assessment | <u>\$ 4,314,185.</u> | <u>\$ 4,452,460.</u> | <u>\$ 3,140,490.</u> |
| Separate School Rate | 11. Mills | 9.9 Mills | 8.5 Mills |
| Total Assessment | <u>\$15,986,462.</u> | <u>\$15,910,618.</u> | <u>\$11,874,982.*</u> |
| High School Rate | 2.9 Mills | 2.4 Mills | 2. Mills |
| General Rate | 21. Mills | 26.7 Mills | 23.5 Mills |
| Total Rate for Public School Supporters | 36.6 Mills | 36. Mills | 34. Mills |
| Total Rate for Separate School Supporters | 34.9 Mills | 39. Mills | 34. Mills |

* Reduced Assessment due to:

- | | | | |
|-----|---|-----------|---------------------|
| (1) | Reductions by Town Assessor and reductions by Court of Revision | - - - - - | \$1,028,720. |
| (2) | Reduction in Ambassador Bridge Assessment sanctioned by legislation early in 1933 | - - - - | 1,540,901. |
| (3) | Exemptions due to registration of properties for non- payment of taxes. (See paragraph 14 of Report) | - | 1,466,015. |
| | | | <u>\$4,035,636.</u> |

TOWN OF SANDWICH STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST

| Year | General Purposes | | Parks Board | | Deficits Prior Years | | Public Schools | |
|------|------------------|------------|-------------|-------------|----------------------|------------|----------------|--------------|
| | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$4,663.64 | \$1,705.35 | \$1,343.72 | \$3,338.82 | \$4,842.74 | \$1,486.54 | \$32,555.31 | \$41,357.05 |
| 1934 | 3,393.43 | 1,450.93 | 1,419.16 | 3,263.39 | 5,109.09 | 1,220.18 | 34,456.43 | 39,454.53 |
| 1935 | 3,167.13 | 1,258.82 | 1,498.82 | 3,183.73 | 5,390.09 | 939.18 | 36,468.83 | 37,434.97 |
| 1936 | 3,347.12 | 1,078.82 | 1,582.96 | 3,099.59 | 5,686.55 | 642.72 | 38,599.00 | 35,300.55 |
| 1937 | 3,537.38 | 888.58 | 1,671.83 | 3,010.72 | 5,999.30 | 329.96 | 40,853.71 | 33,041.04 |
| 1938 | 3,738.45 | 687.51 | 1,765.68 | 2,916.87 | | | 43,240.36 | 30,649.36 |
| 1939 | 3,192.37 | 474.99 | 1,864.81 | 2,817.74 | | | 42,332.90 | 28,117.75 |
| 1940 | 3,375.33 | 292.09 | 1,969.51 | 2,713.04 | | | 44,800.89 | 25,644.02 |
| 1941 | 1,644.99 | 98.70 | 2,080.08 | 2,602.46 | | | 45,688.39 | 23,025.87 |
| 1942 | | | 2,196.88 | 2,485.66 | | | 46,004.55 | 20,349.70 |
| 1943 | | | 2,320.21 | 2,362.31 | | | 23,358.33 | 17,658.15 |
| 1944 | | | 2,450.48 | 2,232.03 | | | 24,680.38 | 16,329.19 |
| 1945 | | | 2,588.09 | 2,094.44 | | | 21,863.70 | 14,924.87 |
| 1946 | | | 2,733.42 | 1,949.13 | | | 16,392.67 | 13,693.73 |
| 1947 | | | 2,886.91 | 1,795.63 | | | 16,901.77 | 12,761.82 |
| 1948 | | | 3,049.04 | 1,633.52 | | | 17,852.72 | 11,802.22 |
| 1949 | | | 3,220.25 | 1,462.30 | | | 18,857.25 | 10,788.56 |
| 1950 | | | 3,401.10 | 1,281.46 | | | 14,832.96 | 9,717.79 |
| 1951 | | | 1,667.49 | 1,090.45 | | | 15,648.78 | 8,891.80 |
| 1952 | | | 1,763.37 | 994.57 | | | 16,509.46 | 8,020.40 |
| 1953 | | | 1,864.76 | 893.18 | | | 17,417.47 | 7,101.07 |
| 1954 | | | 1,972.00 | 785.96 | | | 18,375.43 | 6,131.17 |
| 1955 | | | 2,085.37 | 672.57 | | | 19,386.08 | 5,107.93 |
| 1956 | | | 2,205.29 | 552.66 | | | 20,452.38 | 4,028.41 |
| 1957 | | | 2,332.09 | 425.86 | | | 21,577.19 | 2,889.52 |
| 1958 | | | 2,466.19 | 291.76 | | | 11,858.24 | 1,687.99 |
| 1959 | | | 2,608.02 | 149.96 | | | 12,510.49 | 1,020.19 |
| 1960 | | | | | | | 11,478.43 | 315.66 |
| | \$30,059.84 | \$7,935.79 | \$59,007.53 | \$50,099.81 | \$27,027.77 | \$4,618.58 | \$724,954.10 | \$467,245.31 |

TOWN OF SANDWICH

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Hydro Electric | | Water Works | | Local Improvements | | Sandwich W. (Assumed) | |
|------|----------------|-------------|-------------|-------------|--------------------|--------------|-----------------------|------------|
| | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$6,450.31 | \$6,031.09 | \$2,989.38 | \$2,024.44 | \$161,212.20 | \$101,595.12 | \$3,332.39 | \$1,295.73 |
| 1934 | 6,824.73 | 5,656.68 | 3,153.80 | 1,860.02 | 169,592.76 | 92,395.66 | 3,532.33 | 1,095.79 |
| 1935 | 7,220.91 | 5,260.49 | 3,327.25 | 1,686.57 | 169,760.05 | 82,718.56 | 3,744.28 | 883.84 |
| 1936 | 7,640.12 | 4,841.26 | 3,510.24 | 1,503.57 | 153,925.36 | 73,047.56 | 3,968.93 | 659.19 |
| 1937 | 8,083.75 | 4,397.65 | 3,703.31 | 1,310.50 | 127,567.43 | 64,290.26 | 4,207.07 | 421.05 |
| 1938 | 8,553.18 | 3,928.24 | 3,906.99 | 1,106.82 | 116,190.02 | 57,135.13 | 2,697.73 | 168.45 |
| 1939 | 9,049.90 | 3,431.51 | 4,121.89 | 891.93 | 109,541.29 | 50,586.82 | 54.70 | 6.76 |
| 1940 | 9,575.54 | 2,905.89 | 3,817.91 | 665.24 | 96,899.01 | 44,460.51 | 58.03 | 3.43 |
| 1941 | 10,131.76 | 2,349.68 | 4,027.90 | 455.25 | 87,027.06 | 39,091.85 | | |
| 1942 | 10,720.34 | 1,761.11 | 4,249.43 | 233.72 | 78,076.34 | 34,301.08 | | |
| 1943 | 11,343.15 | 1,138.29 | | | 79,060.30 | 29,961.85 | | |
| 1944 | 4,541.55 | 479.22 | | | 66,436.98 | 25,539.17 | | |
| 1945 | 2,029.91 | 229.44 | | | 35,264.75 | 21,844.76 | | |
| 1946 | 2,141.56 | 117.79 | | | 32,323.68 | 19,884.27 | | |
| 1947 | | | | | 30,214.60 | 18,087.12 | | |
| 1948 | | | | | 24,263.13 | 16,423.10 | | |
| 1949 | | | | | 25,095.25 | 15,086.26 | | |
| 1950 | | | | | 24,124.63 | 13,706.03 | | |
| 1951 | | | | | 23,152.14 | 12,379.16 | | |
| 1952 | | | | | 24,425.55 | 11,105.79 | | |
| 1953 | | | | | 25,768.97 | 9,762.38 | | |
| 1954 | | | | | 27,186.27 | 8,345.09 | | |
| 1955 | | | | | 28,681.51 | 6,859.85 | | |
| 1956 | | | | | 30,259.00 | 5,272.37 | | |
| 1957 | | | | | 31,923.26 | 3,608.13 | | |
| 1958 | | | | | 33,679.03 | 1,852.35 | | |
| 1959 | | | | | | | | |
| 1960 | | | | | | | | |
| | \$104,306.71 | \$42,528.34 | \$36,808.10 | \$11,738.06 | \$1,811,650.57 | \$859,340.24 | \$21,595.46 | \$4,534.24 |

TOWN OF SANDWICH
STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST
(Continued)

| Year | T O T A L | | Separate Schools | |
|------|-----------------------|-----------------------|---------------------|---------------------|
| | Principal | Interest | Principal | Interest |
| 1933 | \$217,389.69 | \$158,834.14 | \$ 7,803.45 | \$19,170.48 |
| 1934 | 227,481.73 | 146,397.18 | 8,289.41 | 18,683.19 |
| 1935 | 230,577.36 | 133,366.16 | 8,805.76 | 18,165.43 |
| 1936 | 218,260.28 | 120,173.26 | 9,354.40 | 17,615.26 |
| 1937 | 195,623.78 | 107,689.76 | 9,937.38 | 17,030.77 |
| 1938 | 180,092.41 | 96,592.38 | 10,556.79 | 16,408.68 |
| 1939 | 170,157.86 | 86,327.51 | 11,214.98 | 15,749.74 |
| 1940 | 160,496.22 | 76,684.22 | 11,914.38 | 15,038.48 |
| 1941 | 150,600.18 | 67,623.81 | 12,657.55 | 14,301.53 |
| 1942 | 141,247.54 | 59,131.27 | 13,447.25 | 13,511.62 |
| 1943 | 116,081.99 | 51,120.60 | 14,286.40 | 12,670.22 |
| 1944 | 98,109.39 | 44,579.61 | 15,178.17 | 11,776.14 |
| 1945 | 61,746.45 | 39,093.51 | 16,125.77 | 10,826.05 |
| 1946 | 53,591.33 | 35,644.92 | 17,132.77 | 9,816.40 |
| 1947 | 50,003.28 | 32,644.57 | 16,761.41 | 8,743.51 |
| 1948 | 45,164.89 | 29,858.84 | 17,812.14 | 7,689.83 |
| 1949 | 47,172.75 | 27,337.12 | 18,929.03 | 6,568.85 |
| 1950 | 42,358.69 | 24,705.28 | 20,117.12 | 5,277.37 |
| 1951 | 40,468.41 | 22,361.41 | 21,378.02 | 4,113.95 |
| 1952 | 42,698.38 | 20,120.76 | 16,976.06 | 2,768.88 |
| 1953 | 45,051.20 | 17,756.63 | 6,541.96 | 1,714.41 |
| 1954 | 47,533.70 | 15,262.22 | 6,913.42 | 1,339.78 |
| 1955 | 50,152.96 | 12,640.35 | 4,690.62 | 1,021.22 |
| 1956 | 52,916.67 | 9,853.44 | 4,949.59 | 762.28 |
| 1957 | 55,832.54 | 6,923.51 | 2,812.59 | 490.08 |
| 1958 | 48,003.46 | 3,832.10 | 2,967.28 | 335.38 |
| 1959 | 15,118.51 | 1,170.15 | 3,130.48 | 172.18 |
| 1960 | 11,478.43 | 315.66 | | |
| | <u>\$2,815,410.08</u> | <u>\$1,448,040.37</u> | <u>\$310,684.18</u> | <u>\$251,761.71</u> |

R e c a p i t u l a t i o n

| | Principal | Interest |
|-------------------------|-----------------------|-----------------------|
| General Purposes | \$30,059.84 | \$7,935.79 |
| Parks Board | 59,007.53 | 50,099.81 |
| Deficits Prior Years | 27,027.77 | 4,618.58 |
| Public Schools | 724,954.10 | 467,245.31 |
| Hydro Electric | 104,306.71 | 42,528.34 |
| Water Works | 36,808.10 | 11,738.06 |
| Local Improvements | 1,811,650.57 | 859,340.24 |
| | <u>\$2,793,814.62</u> | <u>\$1,443,506.13</u> |
| Sandwich West (Assumed) | 21,595.46 | 4,534.24 |
| | <u>\$2,815,410.08</u> | <u>\$1,448,040.37</u> |

TOWN OF SANDWICH

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|---------------|---------------|---------------|--------------|---------------|--------------|
| Taxable Assessment | \$10,188,735. | \$12,294,906. | \$14,143,634. | \$15,846,355 | \$15,986,462. | \$15,910,618 |
| Population | 9,407 | 10,258 | 10,655 | 11,819 | 11,483 | 11,070 |
| Per Capita Assessment | \$1,083. | \$1,198. | \$1,327. | \$1,340. | \$1,392. | \$1,437. |
| Debenture Indebtedness per \$1000. Assessment (as at Dec. 31st.) | \$ 224. | \$ 217. | \$ 191. | \$ 199. | \$ 190. | \$ 177. |
| Yearly Debt Charges per \$1000. Assessment | \$ 25. | \$ 23. | \$ 24. | \$ 23. | \$ 24. | \$ 24. |
| Per Capita Debenture Indebt- edness (as at Dec. 31st.) | \$ 243. | \$ 259. | \$ 253. | \$ 267. | \$ 265. | \$ 254. |
| Per Capita Yearly Debt Charges | \$ 27. | \$ 28. | \$ 31. | \$ 31. | \$ 34. | \$ 34. |



Report of Committee of Supervisors

TOWN OF RIVERSIDE

ONTARIO

C o u n c i l l o r s

H. A. DROUILLARD, Mayor
W. K. DUNCAN, Reeve
M. L. MENARD, Deputy Reeve
B. J. DUNLEVY, Councillor
W. P. PATERSON
J. O. SIBUE
C. J. McHUGH, Clerk-Treasurer

S u p e r v i s o r s

Appointed under the Ontario Municipal Board Act, 1932

T. BRADSHAW, Chairman
R. J. MOORE, Secretary
A. BAILLARGEON
F. W. BARR
J. APPLETON

SEPTEMBER, 1933

OFFICE OF COMMITTEE OF SUPERVISORS
ROOM 605, CANADA BUILDING
WINDSOR, ONTARIO.

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The Town of Riverside having become financially embarrassed, made application by resolution of Council on the 4th day of April, 1932, to the Ontario Municipal Board to come under Part VI of The Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; A. Baillargeon; F. W. Barr; J. Appleton; and R. J. Moore.

The Committee promptly met, organized, and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step was to ascertain the existing condition of the municipality, and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment, and tax rate are regarded as reasonable or otherwise.

In 1927, the taxes levied amounted to \$379,873., of which \$133,800. or 35.2% was paid within the year. In the following year, 1928, 47.2% was paid within the year; but in succeeding years, payments gradually decreased, the percentage of amounts collected to amounts levied in the respective years being: 1929 - 43.5% ; 1930 - 39.5% ; and in 1931, the year preceding that in which Council asked for the appointment of Supervisors, only 32.4% was paid within the year—a most serious situation.

In the year following that in which the taxes were levied, or up to May 1st, when all unpaid taxes on the previous year's roll were returned as arrears, these percentages were lifted as follows:

Of the taxes levied in 1927, 56.8% was collected to May 1st, 1928
Of the taxes levied in 1928, 60.2% was collected to May 1st, 1929
Of the taxes levied in 1929, 51.2% was collected to May 1st, 1930
Of the taxes levied in 1930, 50.6% was collected to May 1st, 1931
Of the taxes levied in 1931, 39.3% was collected to May 1st, 1932

The municipality, in making up its budget of income and expenditure in each of the years referred to, had assumed that 100% of the taxes levied would be paid, and based its annual expenditures accordingly, not making any provision for uncollectible taxes. As the Town was only collecting in these five years from 39% to 60% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, the total of all unpaid taxes amounted to \$253,141. and these in succeeding years gradually increased as follows:

At the close of 1928 they amounted to \$254,534.

At the close of 1929 they amounted to 336,182.

At the close of 1930 they amounted to 506,226.

At the close of 1931 they amounted to 723,903.

The aggregate of unpaid taxes at the close of 1931 represented no less than 165% of the 1931 levy for current taxes. As the Town failed to collect its revenue or to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. BANK BORROWINGS. Expenditures having proceeded without abatement, notwithstanding depleted cash income, the only way in which the municipality was enabled to carry on was by loans from its banker. The records show that at the close of 1927 the Town owed its banker on current account \$169,274; at the close of the next year, notwithstanding that tax collections had increased, bank borrowings had increased to \$191,667. As collections gradually declined in succeeding years, the Town's indebtedness in this respect increased each year until at the close of 1931, when tax collections dropped to 32%, bank borrowings had increased to \$539,701. In addition, at December 31, 1931, there were loans outstanding on Capital account of \$73,773.

5. EXPENDITURES. Beginning with the first year of the review, 1927, and following the record for succeeding years, until the close of 1931, expenditures were as follows:

For the year 1927, including debt charges \$268,558.

For the year 1928, including debt charges 325,058.

For the year 1929, including debt charges 355,641.

For the year 1930, including debt charges 423,366.

For the year 1931, including debt charges 432,234.

It will be noticed that each year showed an increase over the previous one and that in the short space of four years, expenditures had increased

by no less than 60%. This rate of expenditure greatly increased the ratepayers' burden and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, of those levied. The base of taxation is, of course, the value at which the property in the municipality is assessed and as will be appreciated, if the base is not sound, taxation revenue must be affected.

6. ASSESSMENTS. Within the period of our survey there has been a tendency, not only in Riverside, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessment. Individual cases may be quoted where the increased assessments were justified, but generally speaking the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour to maintain from year to year a fairly even tax rate notwithstanding increased expenditures has only been accomplished through the increased assessment. Those paying taxes, however, know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes.

The following table will show how assessed values have been increased:

| | |
|---|--------------|
| In 1924 the assessed value of real property only, was | \$3,082,180. |
| In 1925 the assessed value of real property only, was | 3,405,985. |
| In 1926 the assessed value of real property only, was | 3,952,926. |
| In 1927 the assessed value of real property only, was | 4,239,121. |
| In 1928 the assessed value of real property only, was | 4,642,342. |
| In 1929 the assessed value of real property only, was | 4,826,138. |
| In 1930 the assessed value of real property only, was | 5,052,416. |
| In 1931 the assessed value of real property only, was | 5,161,648. |

In other words, between the years 1924 and 1931, there was an increase of \$2,079,468 or 67%. Land values increased over 36% and building values had increased over 256%. It is true that quite a number of buildings were erected in the municipality within this period, but not to an extent to justify the increased assessment referred to. There can be no doubt that the inflated values lead the administration of the municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain its services and to fulfill its financial obligations.

In the following year, 1932, a general increase in assessment of 25% was made on all properties in the Town which benefitted by local improvements, increasing the assessed value of real property from \$5,161,648. to \$6,205,816. Jusification for this increase is most questionable.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness (including debentures assumed from the Township of Sandwich East in connection with local improvements, public schools, and tile drains) at the 31st of December, 1927, amounted to \$2,061,607. In succeeding years this debt gradually increased as follows:

Debenture Indebtedness at the end of 1928 - \$2,107,550.

Debenture Indebtedness at the end of 1929 - 2,167,283.

Debenture Indebtedness at the end of 1930 - 2,213,985.

Local improvement works were carried on without abatement and schools, sanitary services, etc. were gradually extended. In 1931, however, owing to maturing instalments of principal on previously incurred debt, the funded debt was reduced at the end of the year to \$2,073,012.

Of the total debenture debt outstanding at the 31st of December, 1931, \$1,521,353. or 74% was incurred for local improvements and tile drains; \$229,485. or 11% for public schools; \$202,590. or 9% for hydro-electric services and housing commission and \$119,584. or 6% for general purposes.

In addition to the above debenture liability, the Town was obligated to its banker on capital account at December 31, 1931, to an amount of \$73,773. for work in progress but not funded.

The heavy capital expenditures for local improvements, schools, etc., following a period of unwise real estate speculation were the main factors causing the present financial embarrassment of the Town. The heavy additional tax charges which had to be levied against properties benefitted by local improvements and additional taxes for school purposes, proved so onerous that in many instances, it was impossible for the ratepayers to meet them.

Debt charges on the debenture debt contracted, comprising interest and a portion of the principal had to be met annually from taxation. These in 1927 amounted to \$147,949. Each succeeding year showed an increase over the previous one and in 1931 they amounted to \$242,822. Thus in the short space of four years, annual debt charges had increased \$94,873., or over 64%. In view of the earning power of the property and of the people, and the limited population, the burden of supporting the debts referred to presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time Riverside sought relief and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it nec-

essary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Mayor or Reeve, and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statement of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Boards. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for general purposes, for school purposes, nor for the Town's share of local improvements. Estimates were finally passed on the 6th day of July, 1932, and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to lighten their burden still further, and the following policy was pursued in establishing the year's expenditure for municipal and school purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditures of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 15th of May and the second on the 15th of October—with a penalty of 1% per month for non-payment when due—the maximum penalty not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 Actual | 1932 Actual | 1933 Estimated |
|---|------------------|------------------|-------------------|
| Administration and General | \$ 47,692. | \$ 30,163. | \$ 14,936. |
| Police Protection | 15,398. | 11,466. | 8,155. |
| Fire Protection | 876. | 514. | 419. |
| Hydrant Rentals | 5,698. | 5,221. | 4,391. |
| Board of Works | 24,351. | 16,184. | 10,289. |
| Street Lighting | 4,729. | 4,181. | 2,500. |
| Charity and Welfare | 6,356. | 8,087. | 5,468. |
| Hospitals - Care of Indigents | 1,354. | 1,751. | 1,000. |
| E.B.U.C. - Board of Health, General Purposes, etc. | 6,450. | 5,268. | 4,268. |
| | <hr/> \$112,904. | <hr/> \$ 82,835. | <hr/> \$ 51,426. |
| Public School | \$ 37,053. | \$ 19,180. | \$ 16,513. |
| Separate School | 33,882. | 24,902. | 13,561. |
| | <hr/> \$ 70,935. | <hr/> \$ 44,082. | <hr/> \$ 30,074. |
| County Rates | \$ 18,214. | \$ 18,371. | \$ 15,000. |
| Debentures - Principal and Interest | 267,144. | 234,762. | — |
| E.B.U.C. Debentures - Prin. & Interest | 3,295. | 4,188. | — |
| Sand. Windsor & Am'b'g. Ry. Deficit | 14,927. | 10,433. | — |
| Housing Commission - Reserve levied for | — | 18,037. | — |
| Interest on Floating Debt Funded | 15,750. | 34,435. | — |
| Current Deficits levied for | — | 10,984. | 6,807. |
| Reserve for Uncollectible Taxes | — | 27,490. | 78,503. |
| | <hr/> \$319,330. | <hr/> \$358,700. | <hr/> \$100,310. |
| Total Expenditures | <hr/> \$503,169. | <hr/> \$485,617. | <hr/> \$181,810. |
| Deduct: Sundry Revenue | \$ 9,968. | \$ 9,742. | \$ 3,400. |
| Percentage Added to Arrears of Taxes | 51,677. | 69,191. | — |
| From Hydro & Housing Com. for pay- ment of Deb. Principal & Interest | 24,322. | 24,315. | — |
| | <hr/> \$ 85,967. | <hr/> \$103,248. | <hr/> \$ 3,400. |
| Net Expenditures | <hr/> \$417,202. | <hr/> \$382,369. | <hr/> \$178,410. |

It will be noticed from the foregoing that:

1. Administration and other expenses have been reduced from \$112,904. in 1931 to \$51,426. for 1933, or over 54%.
2. School expenses have been reduced from \$70,935. in 1931 to \$30,074. for 1933, or over 57%. Public School expenses are for maintenance and operation only, while Separate School expenses include debenture principal and interest for 1931 and interest only for 1932.
3. Other expenditures of a fixed nature have been reduced from \$319,330. in 1931 to \$100,310. for 1933, or over 68%. This reduction, however, was mainly brought about by deferring temporarily all debt charges, including those of the Essex Border Utilities Commission and also the charge of the Sandwich, Windsor and Amherstburg Railway.
4. The 1932 Budget provided for a reserve for uncollectible taxes of \$27,490., and the 1933 Budget for a reserve of \$78,503.
5. The statutory penalty added to arrears of taxes on May 1st each year was eliminated as a revenue in 1933 and the budget established on a cash basis.

12. EXPENDITURES FOR WELFARE. These expenditures, due chiefly to unemployment and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931 gross expenditures for welfare and charity amounted to \$31,170., of which \$20,262. was refunded by the Government and \$4,552. received from private donations, etc., making a net outlay on the part of Riverside of \$6,356. In 1932, gross expenditures had increased to \$89,138. or over 185%, of which \$73,724. was refunded by the Government and \$7,327. received from private donations, etc., making a net outlay by the municipality for that year of \$8,087.

Up to July 1st, 1932, the Provincial Government had refunded 66-2/3 per cent. for such items as food, shelter, fuel, clothing, etc.; but thereafter the Government assumed the full 100% of the expenditures for relief, with the exception of administration costs and hospitalization. This generous action on the part of the Government has been of substantial assistance to the ratepayers of Riverside by very materially easing their burden of taxation.

The number on relief at December 31, 1931 was 1,008; 1932 - 1,707; and at July 31, 1933 - 1,700; or about 34% of the population.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Town, especially in view of its greatly lessened income and the plight of the ratepayers, is the annual tax levied by the County of Essex. In 1931, this amounted to \$18,214., and in 1932 to \$18,371., or over 4%

of the total taxes levied in each of those years. At the close of 1932 the Town had an accumulated liability to the County of Essex of \$60,807. for 1930, 1931 and 1932 County rates, no payments having been made on account; and for half the cost of Riverside's hospitalization cases paid by the County for the years 1929, 1930, 1931 and 1932.

As the Town was only collecting in these three years from 26% to 39% of the taxes levied, to have paid the County in full would have meant either increased bank borrowings or the elimination or curtailment of other services, schools, etc. The Town should, however, have paid to the County their proportionate share of the taxes collected in each of these years.

It will be the aim of the Supervisors to discharge the Town's obligation to the County at the earliest time possible, but it must be dependent upon tax collections.

It was felt that the County assessment was relatively too high and consequently County taxes greater than they should be. Several other municipalities in the County entertained a similar view in respect to their assessment and consequent taxes. An appeal was therefore lodged against the County assessment with the result that the assessment for the Town of Riverside was reduced from \$2,700,000. to \$2,228,443., or over 17% and the County taxes reduced from \$18,371. in 1932 to \$14,603. for 1933, or over 20%.

14. NON-PAYMENT OF TAXES NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes on a large number of properties not having been paid for several years, it became essential to register some 3,942 parcels in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with, offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in four equal instalments, the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties upon which taxes were in arrears two or more years, and occupied properties upon which taxes were in arrears three or more years, were registered under the terms of the Act, subject, however to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The assessment against the 3,942 parcels referred to amounted to \$1,465,090. and the elimination of this from the Roll, together with other minor reductions made by the Town Assessor had the effect of reducing the taxable assessment from \$6,304,129. in 1932 to \$4,723,434. in 1933, or over 25%. The unpaid taxes against these properties amounted to \$648,202. and represented no less than 65% of the total unpaid taxes at December 31, 1932, and the elimination of these from the Current balance sheet had the effect of reducing "Taxes Receivable" from \$995,467. to \$347,265.

While it is most unfortunate that such heavy reductions had to be made, it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment and to inflate the Current Balance Sheet with an unsound and unrealizable asset. The elimination should, of course, have been made gradually from year to year in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to some of the most important outstanding liabilities of the Town of Riverside as at December 31, 1932, which may have to be specially dealt with when the time comes for the adjustment of all of its debts.

1. Liability to Municipality's banker - - - - \$ 635,617.

(a) Advances made for current purposes for the year 1931 which are a charge on the arrears of taxes for that year - - - - \$ 59,400.

(b) Advances made for current purposes in 1930 and prior years, consolidated by the issue of debentures, under the authority of special legislation enacted in 1931 as security for which the bank holds a lien under the terms of the Act on all 1930 and prior arrears of taxes - - - - \$ 502,444.

(c) Advances made for capital undertakings completed in 1932 but for which debentures have not as yet been issued, pending a re-adjustment of all of the municipality's debts - - - - \$ 73,773.

2. Liability for Debentures Issued and Assumed - - \$2,409,409.

(a) Debentures issued for various purposes payable in annual instalments, the last falling due in 1962 and carrying interest at rates of from 5½% to 7% - - - - \$1,998,194.

(b) Debentures assumed by Riverside but issued by Sandwich East for local improvements, public schools and tile drains - - - - \$ 39,845.

(c) Instalments of principal due and unpaid at December 31, 1932, \$214,862. and interest due and unpaid \$156,508. - - - - \$ 371,370.

3. Liability to Boards and Commissions - - - \$ 247,569.

(a) Riverside's share of the capital liability in connection with the Sandwich, Windsor & Amherstburg Railway enterprise - - - - \$ 199,594.

(b) Riverside's share of the Essex Border Utilities Commission debenture obligations for Filtration Plant, General Hospital, etc. These debentures mature in various years from 1936 to 1960 and carry interest at rates of from $5\frac{1}{2}\%$ to $6\frac{3}{4}\%$ \$ 47,975.

NOTE: The figure in Item 3 (a) does not include the operating deficit of the Sandwich, Windsor and Amherstburg Railway, Riverside's share of which up to October 31st, 1932, amounted to \$25,360.

4. Liability to Sundry Creditors - - - - - \$ 50,684.

For services, materials, etc., in connection with local improvement works; and estimated claims for expropriation of lands for street openings and extensions.

16. BREAKWATER. Late in the year 1930, the Town undertook, as an unemployment relief project, to construct a breakwater along the river front property in the easterly section of the Town. The gross cost of the project was approximately \$185,300., toward which the Provincial Government contributed 50% of the actual construction costs, or \$72,500., reducing the cost to Riverside to \$112,800.

The breakwater extends for a distance of approximately 4,742 feet and the total cost is a direct charge against the abutting property, making the average cost to those property owners abutting \$23.78 per foot frontage. The annual charges for the repayment of this debt, covering a portion of principal and interest thereon, which is repayable over a period of thirty years, is \$7,761.37 or at an average cost per foot frontage of \$1.63.

As will be seen from the foregoing figures, this has proven to be an excessively costly project to those property owners benefitted by the work, as the annual charge for thirty years against a fifty foot lot would be about \$81.50, and the total charge \$2,445. It should never have been undertaken, not only because of its unjustifiable cost and burden on the property owners, but because of the large debt already incurred and the heavy burden of taxation which had been gradually increasing from year to year.

17. HOUSING COMMISSION. In accordance with the terms of the Municipal Housing Act, 1920, the Town of Riverside issued its own debentures, guaranteed by the Province of Ontario, and re-loaned the proceeds from the sale of these debentures to private individuals for the purpose of constructing dwellings within the municipality. In 1922 there were two sets of debentures issued for \$50,000. each; the first issued in February of that year carrying interest at $6\frac{1}{2}\%$ and the second issued in December, carrying interest at 6% . In 1923 additional debentures were issued for \$100,000., carrying interest at $5\frac{1}{2}\%$; the aggregate funds raised for this purpose amounting to \$200,000.

The loans to individuals were secured by an Agreement of Sale, requiring equal monthly payments over a period of twenty years and bearing interest at the same rate as that called for by the Town's own debentures— $5\frac{1}{2}\%$, 6% or $6\frac{1}{2}\%$, as the case may be. It is stipulated in these Agreements that if any of the instalments of purchase money remain unpaid for a period of three months after payment becomes due, or if the purchaser fails to observe or perform any of the terms of the Agreement, the Housing Commission has the right to terminate such Agreement, and in effecting cancellation, power of attorney for the purchaser is automatically vested in the presiding chairman of the Commission at the time such cancellation takes place.

Payments on the majority of these Agreements have been made very indifferently almost from the beginning and the Town has accordingly been called upon to advance funds to meet the payments of principal and interest on the debentures issued under the scheme. As the arrears in payments gradually increased, the advances made by the Town also increased and at December 31, 1931, the Housing Commission was indebted to the Town for over \$35,000.

The Housing Commission should have taken steps to cancel these contracts in arrears according to the terms of the Agreement in order to protect the Town's equity. Nineteen of the original contracts apparently have been cancelled, according to the information made available, but this information is not substantiated by proper endorsements or cancellation of the original Agreement. In fact only six of these nineteen Agreements were properly executed and signed by the original purchaser at the time of the Agreement; four are unsigned and in nine of the loans, no agreements have been made available for inspection. These nineteen contracts, however, represent only a small percentage of those which should have been cancelled, as will be noted from the comments on this subject further on.

Submitted below is a Balance Sheet of the Housing Commission as at December 31, 1932.

Riverside Housing Commission

(Municipal Housing Act, 1920)

— BALANCE SHEET —

as at December 31st, 1932.

Assets—

| | |
|------------------------------------|--------------|
| Cash on Deposit | \$ 1,929.38 |
| Notes Receivable | 607.71 |
| Sales Agreements, Riverside | 123,804.30 |
| Sales Agreements, Sandwich East | 8,152.19 |
| Arrears in Payments, Riverside | 44,775.96 |
| Arrears in Payments, Sandwich East | 3,555.89 |
| Town of Riverside - Commutations | 15,734.13 |
| | <hr/> |
| | \$198,559.56 |
| | <hr/> |

Liabilities—

| | |
|---|--------------|
| Town of Riverside - Debentures | \$132,424.13 |
| Township of Sandwich East Debentures | \$7,840.85 |
| Town of Riverside for Advances on Current Account | 46,662.78 |
| Township of Sandwich East, Arrears in Payments | 2,391.36 |
| Surplus | 9,240.44 |
| | <hr/> |
| | \$198,559.56 |
| | <hr/> |

It was found in this municipality that the records kept in respect of the Housing Commission were most unsatisfactory, the only books of record being Cash Journal and Contract Ledger; the latter being grossly inadequate for the purpose it was intended to serve. On none of the Contracts had interest been added on the Housing Commission's books since the inception of the Agreement and it was thus necessary, in order to find the proper status of each contract to have each one re-written from the inception of the Agreement, on a correct and proper basis.

The nineteen Agreements which have been apparently taken over by the Housing Commission and to which reference has been made heretofore in this section are not shown as such on the Balance Sheet owing to the lack of proper legal authenticity of such being done, but are shown as still being in the name of the original purchaser.

Originally there were forty-seven Agreements of Sale of which six have been paid in full and forty-one are still in the name of the original purchaser. Set out below is the status of these forty-one contracts in existence at December 31, 1932.

| | | | |
|--------|---------------------------------------|-----------|--------|
| On 2, | payments were made up to date. | | |
| On 3, | payments were in arrears from | \$100. to | \$200. |
| On 7, | payments were in arrears from | 200. to | 500. |
| On 13, | payments were in arrears from | 500. to | 1000. |
| On 6, | payments were in arrears from | 1000. to | 1500. |
| On 5, | payments were in arrears from | 1500. to | 2500. |
| On 5, | payments were in arrears in excess of | \$2500. | |

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Also, there were four contracts taken over from the Township of Sandwich East, and of these, two are in arrears from \$500. to \$1,000., and two are in arrears from \$1,000. to \$1,500.

There can be no doubt that the ratepayers of Riverside will suffer serious loss which ultimately must be reflected in burdensome taxation owing to the most unsatisfactory results arising out of the operation of this Housing Commission. The balance owing on a large number of the remaining contracts is greatly in excess of the original amount of the loan owing to the addition of interest on arrears, and much more so in excess of present day values. The nineteen contracts which have apparently been taken over by the Housing Commission will have to be re-established, however, at the amount owing on such contracts at the time they were supposed to have been cancelled, once that date is established, or at an arbitrary figure based on present day conditions and values.

18. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of Riverside is to those private individuals and others who, in good faith and on the representations of the municipality's administration from time to time, invested their savings in the Town's debentures, and the proceeds of which were utilized by the municipality to

provide all the services now possessed by it, namely, schools, local improvements, houses, hydro-electric, etc. The amount due to them, as before stated, is \$2,409,409., and no interest has been paid on the debt since late in 1931.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of Riverside is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services; that is to say, to make sure that sufficient income from taxes will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of Riverside as a municipality—and that such taxation shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven, that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Mayor and other members of the Council and members of the School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression experienced in Riverside and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

19. SEPARATE SCHOOL BOARD. No reference has been made in the foregoing to the debenture indebtedness of the Separate School Board. At December 31st, 1931, this debt amounted to \$149,735.66. In May, 1932, the Separate School Board was unable to meet its principal and interest payments falling due and default thereupon ensued. The amount of principal overdue and unpaid at December 31, 1932, amounted to \$4,185.17 and interest due and unpaid amounted to \$8,941.61. Including overdue instalments of principal, the debenture debt still stands at \$149,735.66. These debentures are payable annually, the last falling due in 1955 and carry interest at rates of from $5\frac{1}{2}\%$ to $6\frac{1}{2}\%$.

This debt is not an obligation of the Town, but of the Separate School Board of Riverside. Its adjustment, however, will more or less have to be treated in the same manner as the debts of the municipality.

20. ACKNOWLEDGMENTS. Acknowledgment of the co-operation of the Mayor and the Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Mayor and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Chairman,
R. J. MOORE, Secretary.

A S S E T S

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|---|-----------------------|-----------------------|
| Fixed Assets | \$ 119,583.79 | \$ 111,670.37 |
| Local Improvements | 1,482,198.35 | 1,485,393.07 |
| Local Improvements assumed from Sand. E. | 39,012.65 | 32,662.14 |
| Public School Board | 229,484.81 | 218,130.96 |
| Hydro Electric Commission | 61,198.06 | 57,649.35 |
| Housing Commission | 141,391.90 | 132,424.13 |
| Tile Drain Loans assumed from Sand. E. | 142.25 | 109.25 |
| Essex Border Utilities Commission | 49,213.80 | 47,975.45 |
| Sandwich, Windsor & Amherstburg Ry. | 199,594.00 | 199,594.00 |
| Land, Buildings, Equipment, etc. | 17,300.00 | 17,300.00 |
| Property Registered for Non-Payment of Taxes | — | 648,201.63* |
| Local Improvements Under Construction .. | 102,906.95 | 13,280.50 |
| Unsold Debentures for Completed Works (less reserve) | 3,612.08 | 105,213.83 |
| Cash in Bank | 2,299.03 | 2,299.03 |
| Owing by Current Account | 536,582.67 | — |
| Total Capital Assets | <u>\$2,984,520.34</u> | <u>\$3,071,903.71</u> |
| C u r r e n t . | | |
| Cash on Hand and In Bank | \$ 72,798.50 | \$ 88,318.29 |
| Taxes Receivable | 723,903.31 | 347,265.83* |
| Debenture Principal and Interest (Not Levied for) | 3,846.36 | 35,840.89 |
| Accounts Receivable | 40,952.93 | 35,684.77 |
| Accrued Assets | — | 5,229.84 |
| Owing by Capital Account | — | 142,092.61 |
| Current Deficit | 42,759.43 | 7,765.34 |
| Total Current Assets | <u>\$ 884,260.53</u> | <u>\$ 662,197.57</u> |
| Total Capital and Current Assets | <u>\$3,868,780.87</u> | <u>\$3,734,101.28</u> |

* Under "Current" Assets it will be noticed that "Taxes Receivable" in 1932 show a very large reduction compared with the same item in 1931. Also under "Capital" Assets that a new item "Properties Registered for Non-Payment of Taxes" is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them.

RIVERSIDE
BALANCE SHEET

LIABILITIES

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|---|-----------------------|-----------------------|
| Debentures Issued for General Purposes ... | \$ 119,583.79 | \$ 111,670.37 |
| Debentures Issued for Local Improvements | 1,482,198.35 | 1,485,393.07 |
| Debentures Assumed from Sandwich East Local Improvements | 39,012.65 | 32,662.14 |
| Debentures Issued for Public School | 221,454.31 | 211,057.17 |
| Debentures Assumed from Sandwich East Public Schools | 8,030.50 | 7,073.79 |
| Debentures Issued for Hydro Elect. System | 61,198.06 | 57,649.35 |
| Debentures Issued for Housing Commission | 141,391.90 | 132,424.13 |
| Debentures Assumed from Sandwich East Tile Drains | 142.25 | 109.25 |
| Debentures Issued for Floating Debt | 525,000.00 | 502,444.55 |
| Essex Border Utilities Commission | 49,213.80 | 47,975.45 |
| Sandwich, Windsor & Amherstburg Railway | 199,594.00 | 199,594.00 |
| Accounts Payable - Local Improvements ... | 46,627.73 | 50,684.83 |
| Bank Loans Payable - Local Improvements | 73,773.00 | 73,773.00 |
| Owing to Current Account | — | 142,092.61 |
| Capital Surplus | 17,300.00 | 17,300.00 |
| Total Capital Liabilities | <u>\$2,984,520.34</u> | <u>\$3,071,903.71</u> |

Current.

| | | |
|--|--------------|--------------|
| Bank Loans Payable | \$ 87,500.00 | \$ 59,400.00 |
| Deb. Prin. & Int. Due & Unpaid - Levied for | 104,279.95 | 339,173.75 |
| Deb. Prin. & Int. Due & Unpaid - Not Levied for | — | 32,196.72 |
| Accounts Payable | 73,687.56 | 100,503.26 |
| County of Essex | 44,218.88 | 60,807.42 |
| Accrued Liabilities | — | 4,396.39 |
| Housing Com. for Commutations (to be amortized) | 18,037.47 | 15,734.13 |
| Debenture Levies in advance of maturity... | 19,954.00 | 22,495.95 |
| Reserve for Uncollectible Taxes | — | 27,489.95 |
| Owing to Capital Account | 536,582.67 | — |

| | | |
|---------------------------------|----------------------|----------------------|
| Total Current Liabilities | <u>\$ 884,260.53</u> | <u>\$ 662,197.57</u> |
|---------------------------------|----------------------|----------------------|

| | | |
|---------------------------------------|-----------------------|-----------------------|
| Total Capital and Current Liabilities | <u>\$3,868,780.87</u> | <u>\$3,734,101.28</u> |
|---------------------------------------|-----------------------|-----------------------|

Contingent Liability:

Sandwich, Windsor & Amherstburg Railway - - - \$9,637.39
(Re: Sinking Fund payments and Renewal and Depreciation charges for fiscal years ending October 31, 1931 and October 31, 1932.)

TOWN OF RIVERSIDE

STATEMENT OF TAX LEVIES, TAX COLLECTIONS AND UNPAID TAXES

| Year | Amount of Yearly Tax Levy | Collected to Dec. 31st Current Year | Percentage Collected | Collected Jan. 1st to May 1st foll- owing Year | Total Collected to May 1st foll- owing Year | Percentage of total Collected |
|------|---------------------------------|---|-------------------------|---|--|-------------------------------------|
| 1927 | \$379,873. | \$133,800. | 35.2% | \$82,104. | \$215,904. | 56.8% |
| 1928 | 462,795. | 218,660. | 47.2% | 59,858. | 278,518. | 60.2% |
| 1929 | 489,423. | 212,700. | 43.5% | 37,837. | 250,537. | 51.2% |
| 1930 | 374,904. | 148,363. | 39.5% | 41,318. | 189,681. | 50.6% |
| 1931 | 537,549. | 174,658. | 32.4% | 36,741. | 211,399. | 39.3% |
| 1932 | 391,631. | 102,288. | 26.1% | 11,526. | 113,814. | 29.1% |

Total Unpaid Taxes as at December 31, 1927 - \$253,141.

Total Unpaid Taxes as at December 31, 1928 - 254,534.

Total Unpaid Taxes as at December 31, 1929 - 336,182.

Total Unpaid Taxes as at December 31, 1930 - 506,226.

Total Unpaid Taxes as at December 31, 1931 - 723,903.

Total Unpaid Taxes as at December 31, 1932 - 347,266.*

Total Unpaid Taxes as at May 31, 1933 - 324,077.

* This is after deducting taxes against Properties Registered, amounting to \$648,202. (See paragraph 14 of Report).

NOTE: Included in the "Amount of Yearly Tax Levy" above, with the exception of the 1927 and 1932 rolls, are previous years' arrears of taxes on improved property, brought forward and entered on the current roll. Collections in each of those years were not segregated as between "Current Taxes" and "Arrears" on the roll, hence the figures on the above statement represent gross collections.

TOWN OF RIVERSIDE

STATEMENT OF BANKING POSITION

at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$179,000.00 | \$205,000.00 | \$280,000.00 | \$422,081.69 | \$ 87,500.00 | \$ 59,400.00 |
| Floating Debt Funded | — | — | — | — | 525,000.00 | 502,444.55* |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Cash on Deposit | 9,726.17 | 13,332.65 | 24,659.11 | — | 72,798.50 | 88,318.29 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Net Current Bank Indebtedness | \$169,273.83 | \$191,667.35 | \$255,340.89 | \$422,081.69 | \$539,701.50 | \$473,526.26 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

* The Town, by special legislation passed early in 1931, consolidated its floating debt by the issue of debentures. These debentures, under the terms of the Act, together with interest thereon, are a charge against the 1930 and prior years arrears of taxes.

Capital Account—

| | | | | | | |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Bank Loans Payable | \$150,000.00 | \$ 77,000.00 | \$125,000.00 | \$ 90,000.00 | \$ 73,773.00 | \$ 73,773.00* |
| Cash on Deposit | — | — | — | — | 2,299.03 | 2,299.03 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Net Capital Bank Indebtedness | \$150,000.00 | \$ 77,000.00 | \$125,000.00 | \$ 90,000.00 | \$ 71,473.97 | \$ 71,473.97 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

* These advances are on account of the Breakwater, (See paragraph 16 of Report) as security for which there are unsold debentures of \$112,802.

TOWN OF RIVERSIDE
STATEMENT OF ADMINISTRATIVE AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|------------------------------------|-------------|--------------|--------------|--------------|--------------|--------------|
| Administration and General | \$32,194.52 | \$31,987.86 | \$40,080.68 | \$66,004.54 | \$63,441.73 | \$64,597.52 |
| Police Protection | 10,737.96 | 12,060.34 | 15,921.21 | 16,002.56 | 15,397.50 | 11,465.87 |
| Fire Protection | 839.89 | 830.24 | 781.18 | 996.78 | 876.20 | 514.23 |
| Hydrant Rentals | 4,652.91 | 4,412.31 | 6,571.47 | 5,758.85 | 5,697.92 | 5,221.00 |
| Board of Works | 19,587.25 | 19,682.07 | 24,384.28 | 32,370.91 | 24,351.02 | 16,184.05 |
| Street Lighting | 2,319.89 | 3,426.45 | 4,479.87 | 4,661.21 | 4,728.96 | 4,181.42 |
| Charity and Welfare | 2,971.21 | 4,176.75 | 2,447.06 | 9,911.77 | 6,356.24 | 8,086.81 |
| Hospital - Care of Indigents | 393.35 | 182.15 | 963.02 | 1,172.29 | 1,354.11 | 1,750.81 |
| Bathing Beach, Excess Const. Costs | — | — | — | 2,173.55 | — | — |
| Installation of Street Lights | — | — | — | 2,148.68 | — | — |
| County Rates | 17,378.24 | 18,236.46 | 17,416.47 | 22,650.40 | 18,214.07 | 18,370.86 |
| Sand. Windsor & Amb'g Ry. Deficit | — | — | — | — | 14,927.24 | 10,432.96 |
| Essex Border Utilities Comm. for | | | | | | |
| Board of Health | 1,617.53 | 2,239.12 | 2,539.40 | 2,973.86 | 3,499.66 | 2,643.77 |
| Hospital Deficit | — | — | 1,601.27 | 1,585.46 | 2,143.37 | 1,786.70 |
| General Purposes | 1,420.31 | 1,016.66 | 816.66 | 827.82 | 806.80 | 837.10 |
| Debentures | 2,151.81 | 2,815.85 | 2,815.85 | 2,815.85 | 3,295.25 | 4,188.36 |
| | \$96,264.87 | \$101,066.26 | \$120,818.42 | \$172,054.53 | \$165,090.07 | \$150,261.46 |

STATEMENT OF SUNDRY REVENUES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Police Fines | \$ 3,941.75 | \$ 3,948.00 | \$ 9,188.50 | \$ 7,311.50 | \$ 5,092.00 | \$ 3,450.00 |
| Dog Taxes | 395.00 | 311.00 | 300.00 | 417.75 | 268.00 | 242.00 |
| Licenses | 135.00 | 210.00 | 275.00 | 205.00 | 10.00 | 153.00 |
| Interest and Tax Penalties | 1,313.75 | 1,861.39 | 1,868.97 | 2,001.69 | 1,290.85 | 811.50 |
| Grants on Roads | 2,311.50 | 3,375.00 | — | — | — | — |
| Refund Street Lighting | 750.00 | — | 500.00 | 345.08 | 43.53 | — |
| Bathing Beach | — | — | — | 169.70 | — | 80.00 |
| Interest Earned | — | — | — | — | 2,915.10 | 4,641.57 |
| Miscellaneous | 1,125.32 | 417.05 | 701.63 | 405.67 | 348.78 | 364.20 |
| | \$ 9,972.32 | \$10,122.44 | \$12,834.10 | \$10,856.39 | \$ 9,968.26 | \$ 9,742.27 |

TOWN OF RIVERSIDE

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Liabie for all Taxation— | | | | | | |
| Land | \$3,374,760. | \$3,536,912. | \$3,601,938. | \$3,614,091. | \$3,622,303. | \$4,266,946. |
| Buildings | 864,361. | 1,105,430. | 1,224,200. | 1,438,325. | 1,539,345. | 1,938,870. |
| Business | 30,010. | 62,580. | 69,825. | 63,560. | 66,850. | 79,750. |
| Income | — | 9,821. | 12,512. | 14,708. | 19,598. | 18,563. |
| Add Exempted Property | \$4,269,131. 231,350. | \$4,714,743. 261,240. | \$4,908,475. 313,390. | \$5,130,684. 380,390. | \$5,248,096. 456,780. | \$6,304,129. 547,475. |
| Total Assessment | \$4,500,481. | \$4,975,983. | \$5,221,865. | \$5,511,074. | \$5,704,876. | \$6,851,604. |
| Public School | \$2,330,438. | \$2,588,913. | \$2,652,763. | \$2,838,670. | \$2,827,933. | \$3,535,337. |
| Separate School | 1,938,693. | 2,125,830. | 2,255,712. | 2,292,014. | 2,420,163. | 2,768,792. |
| | \$4,269,131. | \$4,714,743. | \$4,908,475. | \$5,130,684. | \$5,248,096. | \$6,304,129. |

TOWN OF RIVERSIDE

STATEMENT OF DEBENTURE INDEBTEDNESS AS AT DECEMBER 31st.

| Issued for— | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| General Purposes | \$ 96,137.35 | \$ 92,081.01 | \$ 128,281.19 | \$ 127,061.51 | \$ 119,583.79 | \$ 111,670.37 |
| Public Schools | 244,990.58 | 237,017.23 | 240,520.66 | 231,232.97 | 221,454.31 | 211,057.17 |
| Hydro Electric System | 73,498.96 | 70,686.33 | 67,705.61 | 64,546.36 | 61,198.06 | 57,649.35 |
| Housing Commission (Munic.) | 172,552.57 | 165,416.25 | 157,860.89 | 149,861.73 | 141,391.90 | 132,424.13 |
| Local Improvements | 1,383,097.44 | 1,463,672.82 | 1,505,525.72 | 1,585,884.14 | 1,482,198.35 | 1,485,393.07 |
| Assumed from Sandwich E. for: | \$1,970,276.90 | \$2,028,873.64 | \$2,099,894.07 | \$2,158,586.71 | \$2,025,826.41 | \$1,998,194.09 |
| Tile Drains | 259.40 | 232.20 | 203.65 | 173.70 | 142.25 | 109.25 |
| Public School | 11,345.63 | 10,587.82 | 9,784.54 | 8,933.06 | 8,030.50 | 7,073.79 |
| Local Improvements | 79,724.85 | 67,856.09 | 57,400.42 | 46,291.44 | 39,012.65 | 32,662.14 |
| | <u>\$2,061,606.78</u> | <u>\$2,107,549.75</u> | <u>\$2,167,282.68</u> | <u>\$2,213,984.91</u> | <u>\$2,073,011.81</u> | <u>\$2,038,039.27</u> |

In addition to the above there was detenture principal and interest due and unpaid at December 31st, 1931 and December 31st, 1932, as follows:

| | December 31, 1931 | December 31, 1932 |
|--------------------------------|---------------------|---------------------|
| | Principal | Interest |
| General Purposes | \$ 4,295.52 | \$ 3,401.48 |
| Public Schools | — | 2,055.83 |
| Hydro Electric System | 1,339.30 | 1,915.55 |
| Housing Commission (Municipal) | 2,166.40 | 1,096.39 |
| Local Improvements | 50,804.03 | 25,790.43 |
| | <u>\$58,605.25</u> | <u>\$34,259.68</u> |
| Sandwich East for: | | |
| Tile Drain Loans | 31.45 | 8.70 |
| Public School | — | — |
| Local Improvements | 8,451.19 | 2,923.68 |
| | <u>\$67,087.89</u> | <u>\$37,192.06</u> |
| | <u>\$214,862.18</u> | <u>\$156,508.29</u> |

TOWN OF RIVERSIDE

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Under Debentures issued for: | | | | | | |
| Local Improvem'ts, Owners' share | \$101,759.10 | \$135,911.32 | \$144,041.94 | \$151,290.47 | \$156,225.17 | \$161,322.94 |
| Local Improvem'ts, Town's share | 22,112.42 | 31,069.99 | 33,707.76 | 38,634.85 | 47,876.04 | 47,413.18 |
| General Purposes | 9,729.90 | 9,747.46 | 9,744.95 | 13,111.52 | 14,796.69 | 14,793.74 |
| Public Schools | 14,347.88 | 22,924.58 | 22,995.31 | 23,937.59 | 23,924.55 | 23,988.27 |
| | <hr/> | | | | | |
| Hydro-Electric System | \$147,949.30 | \$199,653.35 | \$210,489.96 | \$226,974.43 | \$242,822.45 | \$247,518.13 |
| | 7,133.25 | 7,131.41 | 7,129.45 | 7,137.73 | 7,125.68 | 7,123.50 |
| Housing Commission | 17,210.75 | 17,207.65 | 17,203.13 | 17,199.99 | 17,195.84 | 17,191.30 |
| | <hr/> | | | | | |
| | \$172,293.30 | \$223,992.41 | \$234,822.54 | \$251,312.15 | \$267,143.97 | \$271,832.93 |
| | <hr/> | | | | | |

- NOTE: 1. Debt Charges for Local Improvements and Public Schools include those on debentures assumed from Sandwich East, Riverside, prior to its incorporation as a town, being part of that Township.
2. Debt Charges for Local Improvements - Owners' Share, are a direct charge against the benefitting property.
3. Debt Charges for Hydro Electric System are met by the rates charged for this service.
4. Debt Charges for Housing Commission are repayable from the monthly payments of borrowers under the terms of the Municipal Housing Act, 1920.
5. The Local Improvement Register of the annual charges against each property benefitted by local improvements has not been kept up since prior to 1927, and a comparison of the owners' share of local improvements as against direct charges placed on the Roll in this respect has revealed a shortage in each of the above years as follows: 1927 - \$1,499.12; 1928 - \$2,116.56; 1929 - \$2,951.94; 1930 - \$1,159.45; 1931 - \$3,642.53; 1932 - \$3,594.44. This may be accounted for by street openings, extensions, etc. which have been undertaken since the various debentures were issued, or it may be accounted for partially, by omissions from the Roll of certain direct charges.

TOWN OF RIVERSIDE

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | 1932 | 1933 |
|--|---------------------|---------------------|----------------------|
| Public School Assessment | <u>\$2,827,933.</u> | <u>\$3,535,337.</u> | <u>\$2,734,032.</u> |
| Public School Rate | 21.5 Mills | 9. Mills | 12. Mills |
| Separate School Assessment | <u>\$2,420,163.</u> | <u>\$2,768,792.</u> | <u>\$1,989,402.</u> |
| Separate School Rate | 14. Mills | 9. Mills | 12. Mills |
| Total Assessment | <u>\$5,248,096.</u> | <u>\$6,304,129.</u> | <u>\$4,723,434.*</u> |
| General Rate | 36. Mills | 28. Mills | 26. Mills |
| Total Rate for Public School Supporters | 57.5 Mills | 37. Mills | 38. Mills |
| Total Rate for Separate School Supporters | 50. Mills | 37. Mills | 38. Mills |

* Reduced Assessment due mainly to registration of properties for non-payment of taxes. (See paragraph 14 of Report.)

TOWN OF RIVERSIDE
STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST

| Year | General Purposes | | Public School | | Hydro Electric | |
|------|------------------|-------------|---------------|--------------|----------------|-------------|
| | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 8,374.58 | \$ 6,416.02 | \$ 10,944.71 | \$ 11,565.72 | \$ 3,761.13 | \$ 3,360.00 |
| 1934 | 6,107.92 | 5,957.17 | 11,523.00 | 10,947.80 | 3,986.52 | 3,132.29 |
| 1935 | 6,467.61 | 5,595.89 | 12,233.70 | 10,294.31 | 4,225.27 | 2,890.87 |
| 1936 | 6,848.75 | 5,213.24 | 12,878.67 | 9,603.41 | 4,478.66 | 2,634.92 |
| 1937 | 7,252.27 | 4,807.98 | 13,559.86 | 8,875.86 | 4,747.12 | 2,363.55 |
| 1938 | 7,679.81 | 4,378.76 | 14,379.27 | 8,106.88 | 5,031.99 | 2,075.81 |
| 1939 | 8,132.45 | 3,924.13 | 15,139.06 | 7,294.32 | 5,333.74 | 1,770.74 |
| 1940 | 8,612.12 | 3,442.61 | 16,041.51 | 6,435.83 | 5,653.99 | 1,447.28 |
| 1941 | 9,120.02 | 2,932.58 | 16,889.02 | 5,528.97 | 5,993.43 | 1,104.31 |
| 1942 | 7,842.85 | 2,392.38 | 17,884.13 | 4,571.19 | 3,676.03 | 740.64 |
| 1943 | 8,294.73 | 1,938.18 | 18,829.56 | 3,559.80 | 3,883.70 | 529.06 |
| 1944 | 8,772.69 | 1,457.76 | 16,876.63 | 2,583.44 | 3,015.29 | 335.44 |
| 1945 | 4,389.90 | 949.63 | 13,214.64 | 1,644.56 | 1,879.56 | 160.75 |
| 1946 | 4,631.34 | 705.47 | 9,778.52 | 1,041.37 | 1,982.92 | 54.53 |
| 1947 | 2,886.13 | 502.88 | 9,030.91 | 554.74 | | |
| 1948 | 3,044.87 | 344.14 | 902.18 | 77.17 | | |
| 1949 | 3,212.33 | 176.68 | 951.80 | 26.18 | | |
| | \$111,670.37 | \$51,135.50 | \$211,057.17 | \$ 92,711.55 | \$57,649.35 | \$22,600.19 |

TOWN OF RIVERSIDE

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Housing Commission | | Local Improvements | | Local Improvements Sandwich East (Assumed) | |
|------|--------------------|-------------|--------------------|--------------|---|-------------|
| | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 9,495.12 | \$ 7,691.33 | \$110,676.82 | \$ 82,303.85 | \$ 6,411.76 | \$ 1,955.24 |
| 1934 | 10,053.57 | 7,127.65 | 116,941.82 | 75,995.43 | 6,795.96 | 1,571.04 |
| 1935 | 10,645.31 | 6,530.61 | 118,591.91 | 69,381.93 | 1,434.08 | 1,163.82 |
| 1936 | 11,271.68 | 5,898.24 | 122,923.61 | 62,645.84 | 1,519.57 | 1,078.33 |
| 1937 | 11,935.52 | 5,228.43 | 124,078.40 | 55,705.71 | 1,610.14 | 987.76 |
| 1938 | 12,638.28 | 4,518.96 | 127,849.15 | 48,694.73 | 1,223.87 | 898.77 |
| 1939 | 13,383.01 | 3,767.46 | 124,674.95 | 41,756.89 | 1,304.07 | 818.57 |
| 1940 | 14,171.33 | 2,971.41 | 126,287.77 | 34,833.23 | 1,381.61 | 741.03 |
| 1941 | 15,006.95 | 2,128.17 | 131,478.81 | 27,819.75 | 1,308.23 | 658.87 |
| 1942 | 15,891.67 | 1,234.96 | 108,220.68 | 20,683.11 | 1,386.72 | 580.38 |
| 1943 | 7,931.69 | 436.24 | 72,525.99 | 14,664.17 | 1,469.92 | 497.18 |
| 1944 | | | 61,781.18 | 10,662.19 | 1,558.12 | 408.98 |
| 1945 | | | 44,174.25 | 7,446.95 | 1,651.61 | 315.49 |
| 1946 | | | 13,987.03 | 5,111.16 | 1,750.72 | 216.38 |
| 1947 | | | 3,295.33 | 4,375.42 | 1,855.76 | 111.34 |
| 1948 | | | 3,476.57 | 4,189.19 | | |
| 1949 | | | 3,667.78 | 3,992.72 | | |
| 1950 | | | 3,869.52 | 3,785.44 | | |
| 1951 | | | 4,082.34 | 3,566.77 | | |
| 1952 | | | 4,306.86 | 3,336.07 | | |
| 1953 | | | 4,543.74 | 3,092.68 | | |
| 1954 | | | 4,793.65 | 2,835.89 | | |
| 1955 | | | 5,057.30 | 2,565.00 | | |
| 1956 | | | 5,335.45 | 2,279.19 | | |
| 1957 | | | 5,628.90 | 1,977.68 | | |
| 1958 | | | 5,938.49 | 1,659.57 | | |
| 1959 | | | 6,265.11 | 1,323.97 | | |
| 1960 | | | 6,609.69 | 969.91 | | |
| 1961 | | | 6,973.22 | 596.39 | | |
| 1962 | | | 7,356.75 | 202.31 | | |
| | \$132,424.13 | \$47,533.46 | \$1,485,393.07 | \$598,453.14 | \$32,662.14 | \$12,003.18 |

TOWN OF RIVERSIDE

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Public School | | Tile Drain Loans | | TOTAL | | Separate School Debt | |
|------|--------------------------------------|------------|--------------------------------------|----------|----------------|--------------|----------------------|--------------|
| | Sandwich East (Assumed) Principal | Interest | Sandwich East (Assumed) Principal | Interest | Principal | Intrest | Principal | Interest |
| 1933 | \$1,014.12 | \$ 424.43 | \$ 34.65 | \$ 5.50 | \$150,712.89 | \$113,722.09 | \$ 4,372.73 | \$ 8,534.65 |
| 1934 | 1,074.95 | 363.60 | 36.40 | 3.75 | 156,520.14 | 105,098.73 | 4,671.38 | 8,281.00 |
| 1935 | 1,139.46 | 299.09 | 38.20 | 1.95 | 154,775.54 | 96,158.47 | 4,981.81 | 8,010.07 |
| 1936 | 1,207.84 | 230.71 | | | 161,128.78 | 87,304.69 | 5,204.69 | 7,721.19 |
| 1937 | 1,280.30 | 158.25 | | | 164,463.61 | 78,127.54 | 5,540.78 | 7,419.10 |
| 1938 | 1,357.12 | 81.43 | | | 170,159.49 | 68,755.34 | 5,890.86 | 7,097.52 |
| 1939 | | | | | 167,967.28 | 59,332.11 | 6,155.22 | 6,756.16 |
| 1940 | | | | | 172,148.33 | 49,871.39 | 6,536.36 | 6,398.02 |
| 1941 | | | | | 179,796.46 | 40,172.65 | 6,933.62 | 6,018.26 |
| 1942 | | | | | 154,902.08 | 30,202.66 | 7,348.50 | 5,615.38 |
| 1943 | | | | | 112,935.59 | 21,624.63 | 7,782.06 | 5,188.32 |
| 1944 | | | | | 92,003.91 | 15,447.81 | 8,235.44 | 4,735.94 |
| 1945 | | | | | 65,309.96 | 10,517.38 | 8,709.78 | 4,257.10 |
| 1946 | | | | | 32,130.53 | 7,128.91 | 9,206.36 | 3,750.52 |
| 1947 | | | | | 17,068.13 | 5,544.38 | 7,526.51 | 3,214.87 |
| 1948 | | | | | 7,423.62 | 4,610.50 | 7,971.63 | 2,769.75 |
| 1949 | | | | | 7,831.91 | 4,195.58 | 8,443.21 | 2,298.17 |
| 1950 | | | | | 3,869.52 | 3,785.44 | 6,181.40 | 1,798.56 |
| 1951 | | | | | 4,082.34 | 3,566.77 | 6,558.86 | 1,421.10 |
| 1952 | | | | | 4,306.86 | 3,336.07 | 6,959.47 | 1,020.49 |
| 1953 | | | | | 4,543.74 | 3,092.68 | 4,168.36 | 595.35 |
| 1954 | | | | | 4,793.65 | 2,835.89 | 4,410.56 | 353.15 |
| 1955 | | | | | 5,057.30 | 2,565.00 | 1,760.90 | 96.85 |
| 1956 | | | | | 5,335.45 | 2,279.19 | | |
| 1957 | | | | | 5,628.90 | 1,977.68 | | |
| 1958 | | | | | 5,938.49 | 1,659.57 | | |
| 1959 | | | | | 6,265.11 | 1,323.97 | | |
| 1960 | | | | | 6,609.69 | 969.91 | | |
| 1961 | | | | | 6,973.22 | 596.39 | | |
| 1962 | | | | | 7,356.75 | 202.31 | | |
| | \$7,073.79 | \$1,557.51 | \$109.25 | \$11.20 | \$2,038,039.27 | \$826,005.73 | \$145,550.49 | \$103,351.52 |

TOWN OF RIVERSIDE

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|---------------|---------------|---------------|---------------|---------------|---------------|
| Taxable Assessment | \$ 4,269,131. | \$ 4,714,743. | \$ 4,908,475. | \$ 5,130,684. | \$ 5,248,096. | \$ 6,304,129. |
| Population | 3,909 | 4,383 | 4,603 | 5,125 | 5,073 | 5,056 |
| Per Capita Assessment | \$1,092. | \$1,075. | \$1,066. | \$1,001. | \$1,034. | \$1,246. |
| Debenture Indebtedness per \$1,000. Assessment (as at Dec. 31st) | \$ 483. | \$ 447. | \$ 441. | \$ 431. | \$ 395. | \$ 323. |
| Yearly Debt Charges per \$1,000. Assessment | \$ 40. | \$ 47. | \$ 48. | \$ 49. | \$ 51. | \$ 43. |
| Per Capita Debenture Indebtedness (as at Dec. 31st) | \$ 527. | \$ 481. | \$ 471. | \$ 432. | \$ 409. | \$ 403. |
| Per Capita Yearly Debt Charges | \$ 44. | \$ 51. | \$ 51. | \$ 49. | \$ 53. | \$ 54. |



Report of Committee of Supervisors

**TOWN OF TECUMSEH
ONTARIO**

C o u n c i l

**A. L. POISSON. M.D., Mayor
E. P. MORAND, Reeve
A. T. PITRE
S. SOMERVILLE
A. LESPERANCE**

Clerk-Treasurer - E. U. DUGAL

S u p e r v i s o r s

**T. BRADSHAW, Chairman
SENATOR G. LACASSE
JOHN WALL
JOHN APPLETON
R. J. MOORE**

appointed under the Ontario Municipal Board Act, 1932.

J U N E , 1 9 3 3

OFFICE OF COMMITTEE OF SUPERVISORS

ROOM 605, CANADA BUILDING

WINDSOR, ONTARIO.

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman and H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The Town of Tecumseh, having become financially embarrassed, made, on the 13th day of April, 1932, by a resolution of council, application to the Ontario Municipal Board to come under Part VI of the Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons — T. Bradshaw, Chairman; Senator Dr. G. Lacasse; John Wall; J. Appleton; R. J. Moore.

The Committee promptly met, organized and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step taken was to ascertain the existing condition of the municipality and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations - its strength and its weakness - as the way in which the ratepayers respond to the levy made upon them for taxes. It reveals their ability to meet taxes levied; the efficiency of the administration; as well as the judgement of taxpayers as to whether the expenditures, as crystallized in assessment and tax rate, are regarded as reasonable or otherwise.

In 1927, the taxes levied amounted to \$80,866. Of these, \$48,500, or 60% were paid within that year. In the following year, 1928, only 52% was paid. In 1929, the percentage had further declined to 35%. In 1930 there was an improvement, when 46% of the taxes levied in that year were paid in the year. In 1931, however, the year immediately preceding that in which Council asked for the appointment of Supervisors, only 30% of the taxes levied in that year were paid in the year—a most serious situation.

These percentages were lifted after strenuous efforts were employed to induce or enforce payment, so that up to May 1st of the year following that in which the taxes were levied, the percentages collected were as follows:—

Of taxes levied in 1927, 68% was collected to May 1st, 1928
Of taxes levied in 1928, 58% was collected to May 1st, 1929
Of taxes levied in 1929, 61% was collected to May 1st, 1930
Of taxes levied in 1930, 53% was collected to May 1st, 1931
Of taxes levied in 1931, 49% was collected to May 1st, 1932

The municipality, in making up its budget of income and expenditure in each of the years referred to, had assumed that 100% of the taxes levied would be paid, and based its expenditures for those years upon that assumption. The municipality should have made an additional levy to provide for loss from the non-payment of taxes. It will be immediately realized that, as the Town only collected in these five years from 49% to 68% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, the total of all unpaid taxes amounted to \$51,891; but due to the baneful effect of the municipality failing to receive tax income, arrears steadily mounted up as follows:—

At the close of 1928 they reached \$ 85,191.

At the close of 1929 they reached 115,129.

At the close of 1930 they reached 119,073.

At the close of 1931 they reached 167,609.

The aggregate of unpaid taxes at the close of 1931 represented no less than 156% of the 1931 levy for current taxes. As the Town failed to collect its revenue, and there was no lessening of expenditure, the line of least resistance was followed, and heavy bank borrowings resorted to.

4. BANK BORROWINGS. Expenditures having proceeded without abatement, notwithstanding depleted cash income, the only way in which the affairs of the municipality functioned was by loans from its banker. The records show that at the close of 1927, the Town owed its banker \$45,732; at the close of the next year, \$45,242; at the end of 1929, when only 35% of that year's taxes were collected, bank borrowings had jumped up to \$90,706; on 31st of December, 1930, when the percentage of that year's taxes collected had increased to 46%, bank borrowings decreased to \$65,189; but at the end of the following year, being 31st of December, 1931, when tax collections registered the low percentage of 30%, bank borrowings had increased to the maximum figure of \$97,246. The failure to collect income did not, however, limit expenditures, as will be noted from what follows.

5. EXPENDITURES. Going back to the first year of the review, 1927, and following the record for succeeding years until the close of 1931, expenditures were as follows:

For the year 1927, including debt charges \$ 77,694.

For the year 1928, including debt charges 94,544.

For the year 1929, including debt charges 100,398.

For the year 1930, including debt charges 107,959.

For the year 1931, including debt charges 110,603.

It will be noticed that each year showed an increased expenditure over the preceding one, and that in the short space of four years expenditures had increased by no less than 42%. This unjustifiable rate of expense had an effect of increasing the ratepayers' burden, and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, which had been levied. The base of taxation is, of course, the value at which the property in the municipality is assessed, and, as will be appreciated, if the base is not sound, then taxation revenue must be affected.

6. ASSESSMENT. Within the period of our survey there had been a tendency, not only in Tecumseh, but in other contiguous municipalities, to endeavour to raise additional tax revenue by increasing real property assessment, but there is no doubt that assessments generally have been unduly advanced. In some instances, assessed values are in excess of market or actual values. The endeavour to maintain from year to year a fairly even tax rate, notwithstanding increased expenditure, has only been accomplished through an increased assessment. But those paying taxes know by bitter experience that no increase in tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes. The following table will show how assessed values have been increased:—

| | |
|--|--------------|
| In 1927 the assessed value of property was | \$1,440,801. |
| In 1928 the assessed value of property was | 2,002,110. |
| In 1929 the assessed value of property was | 2,116,442. |
| In 1930 the assessed value of property was | 2,154,313. |
| In 1931 the assessed value of property was | 2,164,185. |

In other words, between the years 1927 and 1931, there was an increase of \$720,000., or just about 50%. Land values had increased over 20%; building values had increased almost 100%. It is true that quite a number of new buildings were erected in the municipality, but not to an extent to justify the increased assessment referred to. The effect of increased assessment also sometimes leads the administration of a municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain debt services.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness, (including debts assumed from the Township of Sandwich East in connection with local improvements), stood on the 31st of December, 1927, at \$405,306. The following year, owing to launching out upon important local improvements and water services which, for a town the size of Tecumseh, were far too ambitious, this debenture indebtedness increased to \$532,134., or by practically 32%. Further new debts were incurred, but maturing installments resulted in a gradual reduction in this indebtedness in the succeeding three years, thus:

| | |
|---|------------|
| Debenture Indebtedness at end of 1929 - | \$511,100. |
| Debenture Indebtedness at end of 1930 - | 497,837. |
| Debenture Indebtedness at end of 1931 - | 473,953. |

Of the total debenture debt outstanding on 31st December, 1931, \$323,256. or 68% was incurred for local improvements. \$109,147. or 23% was incurred for water and hydro electric services \$ 20,259. or 4% was incurred for schools \$ 21,291. or 5% was incurred for general purposes.

The heavy capital expenditures for local improvements, following a period of real estate speculation, was one of the main factors causing Tecumseh's financial embarrassment. The heavy additional tax charges which had to be levied against the properties benefitted by local improvements proved so onerous that in many instances it was impossible for the owners to meet them.

Debt charges on the debenture debt contracted, comprising interest and a proportion of the principal, had to be met annually from taxation. These in 1927 amounted to \$39,368., in 1928 they had increased to \$51,756; in 1929 they had still further increased to \$51,928., in 1930 they amounted to \$52,973., while in 1931 they reached the maximum of \$54,043. In view of the relatively small assessment, the limited earning power of the property and of the people, likewise the limited population, the burden of supporting the debts referred to presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time Tecumseh sought relief, and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it necessary to have carried out. Certain principles were therefore laid down, among which might be mentioned:—

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Mayor or Reeve, and the Municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statements of revenue and expenditure to date, compared with estimates, (2) statement of arrears and current tax collections, (3) statement of banking and cash position, (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Boards. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the maturing instalment of principal of debentures issued for general purposes, for those issued for school purposes, nor for those covering the Town's share of local improvements. Estimates were finally passed on the 7th of July and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to still further lighten their burden, and the following policy was pursued in establishing the year's expenditure for municipality and School Boards:—

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Elimination of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditure of that year. It was also decided to make 1933 taxes payable in two equal installments, the first on the 15th of May and the second on the 15th of October—with a penalty of 1% per month for non-payment when due—the maximum not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated Expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 | 1932 | 1933 Estimated |
|--|------------------|------------------|-----------------------|
| Administration and General | \$ 17,540. | \$ 12,993. | \$ 8,053. |
| Police Protection | 2,294. | 1,762. | 1,695. |
| Fire Protection | 1,389. | 677. | 494. |
| Hydrant Rentals | 3,086. | 3,085. | 3,115. |
| Board of Works | 7,003. | 1,994. | 1,916. |
| Street Lighting | 1,089. | 1,057. | 960. |
| Welfare | 2,493. | 2,650. | 2,119. |
| Hospitals—Care of Indigents | 308. | 937. | 1,000. |
| Board of Health | 890. | 391. | 589. |
| | <hr/> \$ 36,092. | <hr/> \$ 25,546. | <hr/> \$ 19,941. |
| Public School | 4,324. | 3,527. | 2,861. ² |
| Separate School | 13,888. | 9,440. | 4,846. ⁶⁰⁴ |
| | <hr/> \$ 18,212. | <hr/> \$ 12,967. | <hr/> \$ 7,707. |
| Essex Border Utilities Commission | \$ 191. | \$ 191. | — — |
| Sandwich, Windsor & Am'burg Rly. | — — | 7,585. | — — |
| County Rates | 8,967. | 8,250. | \$ 6,600. |
| Debentures—Principal and Interest | 65,354. | 55,591. | — — |
| Sundry Direct Charges | 587. | 438. | — — |
| Deficits and Reserves | — — | 13,140. | 19,871. |
| | <hr/> \$ 75,099. | <hr/> \$ 85,195. | <hr/> \$ 26,471. |
| Total Expenditures | <hr/> \$129,403. | <hr/> \$123,708. | <hr/> \$ 54,119. |
| Deduct: Sundry Revenue | \$ 3,501. | \$ 1,997. | \$ 1,631. |
| Percentage added to Arrears | 9,390. | 16,218. | |
| Revenue from Water and Hydro | | | |
| Commission for payment of debentures and interest | 11,310. | 11,310. | |
| | <hr/> \$ 24,201. | <hr/> \$ 29,525. | <hr/> \$ 1,631. |
| Net Expenditures | <hr/> \$105,202. | <hr/> \$ 94,183. | <hr/> \$ 52,488. |

It will be noticed from the foregoing:

1. That administration and other expenses have been reduced from \$36,092. in 1931 to an estimated amount of \$19,941. for 1933, or by 45%.

2. That school expenses have been reduced from \$18,212. in 1931 to an estimated amount of \$7,707. for 1933, or by approximately 58%. Public School expenses are for maintenance and operation only, while Separate School expenses include debenture principal and interest for 1931 and interest only for 1932. In 1933 no levy was made for either debenture principal or interest.
3. That other expenses of a fixed nature have been reduced from \$75,099. to \$26,471., or by approximately 65%. This reduction, however, was mainly brought about by eliminating temporarily all debt charges and the charge of the Sandwich, Windsor and Amherstburg Railway.
4. That the 1932 budget provided for a reserve of \$13,140., and the 1933 budget a reserve of \$19,871. for uncollectible taxes.
5. That the statutory penalty added to arrears of taxes on May 1st of each year was eliminated as a revenue for 1933 and the budget established on a cash basis.

12. EXPENDITURE FOR WELFARE. These expenditures due chiefly to unemployment and made mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931 for welfare and charity, \$21,309. was expended by this small municipality, of which \$13,529. was refunded by the Government and \$3,230. received from private donations, making a net outlay of \$4,550. In 1932, gross expenditures had increased to \$59,884, or by 181%, of which \$48,030. was refunded by Government and \$8,279. received from private donations, etc., making the net charge for that year \$3,575. Up to September 30th, 1932, the Provincial Government had refunded 66-2/3% of the gross amount expended by the municipality on such items as food, shelter, fuel, clothing etc., but thereafter the Government assumed the full 100% of the expenditure for relief with the exception of administration costs and hospitalization expenses. This generous action has been of substantial assistance to Tecumseh and the other six municipalities in the Windsor area which are in default; it has undoubtedly greatly eased the burden of taxation. The number on relief at Dec. 31, 1931, was 896; 1932 - 1163 and May 31, 1933 - 1001.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Town, especially in view of its greatly lessened income and the plight of the taxpayers, is the annual tax levied by the County of Essex. In 1931 this amounted to \$8,967., or over 8% of the total taxes levied; in 1932 they were \$8,250., or 9% of the total taxes levied. At the close of 1922, the Town not being able to pay the County in full, had an accumulated liability for County taxes of \$9,382. If the full taxes levied on the ratepayers of Tecumseh had been met, there would have been no difficulty in meeting the County claim, as well as all others, but as taxpayers have only paid on the average 37.7% of taxes during the last three years, to pay the County in full would mean that schools and all other services would either be eliminated or greatly reduced.

Sec. 106, Sub. sec. 2 of the Ontario Municipal Board Act provides:

“Nothing in this Part contained shall relieve a municipality from the obligation to ultimately provide and pay to the county of which it forms or has formed part, the amounts of all county rates heretofore or hereafter directed to be levied by the county in such municipality with interest thereon at such rate as the county may have been obliged to pay upon any money borrowed by it upon debentures or otherwise until payment is made, and the payment of the said amounts with interest shall be made as and when the Supervisors may direct”

It will be the aim of the Supervisors to discharge the Town's obligations to the County at the earliest time possible, but it must be dependent upon tax collections.

Tecumseh's Council felt that the County assessment was relatively too high, and consequent taxes greater than they should be. Several other municipalities in the County entertained a similar view in respect to their assessment and taxes. An appeal against the County assessment was therefore lodged in March, 1933, with the result that Tecumseh's assessment of \$1,212,500. was reduced to \$909,375., or by 25%, and the amount of tax reduced from \$8,250. in 1932 to an estimated amount of \$6,600. in 1933.

14. NON-PAYMENT OF TAXES, NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes not having been paid for several years upon a large number of properties, it became essential to register 673 parcels, involving an assessment of \$300,450., and against which taxes of \$104,259. had accumulated.

This course was pursued only after every ratepayer in arrears had been communicated with, offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in one amount or in four installments, the first commencing October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties upon which taxes were in arrears for two or more years, and occupied properties for three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The 673 parcels referred to were assessed on the roll for \$300,450., and the total of the accumulated taxes charged against them amounted to \$104,259. The elimination of these assessments from the assessment roll and of unpaid taxes from the balance sheet had the effect of reducing the assessment from \$1,934,271. to \$1,633,821., or by 15½%, and the “Taxes Unpaid” from \$183,812. to \$79,552., or by 57%.

While it is most unfortunate that such heavy reductions had to be made, it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment, and to inflate the Balance Sheet with an unsound and unrealizable asset. The eliminations should, of course, have been done gradually from year to year in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to the important outstanding liabilities of Tecumseh as at the 31st of December, 1932, which may have to be specially dealt with when the time comes for the adjustment of all of its debts.

1. Laibility to Municipality's Banker - - - - \$57,552.

This amount represents advances made for current expenditures, extending over several years. The bank has a lien on all unpaid taxes of 1931 and prior years. In addition it holds as collateral security, debentures which the municipality was empowered to issue for arrears of taxes to the amount of \$52,752.

2. Liability under Debentures issued, and assumed - \$558,483.

These debentures were issued for various municipal purposes, are payable in annual installments, the last payable in 1951, and carry interest varying from 5½% to 7%. The amount also includes debentures assumed by Tecumseh but issued by Sandwich East for Local Improvements - \$71,042. The amount as at December 31st, 1932, of installments of principal due and unpaid was \$67,702., and the interest due and unpaid \$54,601; both included in the above figure.

3. Liability to Boards and Commissions - - - - \$109,335.

(a) This includes Tecumseh's share of capital liability in connection with the Sandwich, Windsor and Amherstburg Railway enterprise. It had issued to the Hydro Electric Power Commission of Ontario its own debentures as security for this obligation \$95,679. and in addition there is the Railway's operating deficit, of which Tecumseh's share up to October 31st, 1932, amounted to \$12,602.

(b) The above amount also includes Tecumseh's share of the Essex Border Utilities Commission Debenture obligation for "Town Planning". The Utilities debentures mature in 1936 and 1944 and carry interest at the rate of 6¾% and 5¾% - \$1,054.

16. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of Tecumseh is to those private individuals and others who, in good faith and on the representations of the municipality's administration from time to time, invested their savings in the Town's debentures, and the proceeds of which were utilized by the municipality to

provide all the services now possessed by it, namely schools, local improvements, water, hydro-electric, etc. The amount due to them, as before stated, is \$558,483., and no interest has been paid on the debt since 1931.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of Tecumseh is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services; that is to say, to make sure that sufficient income will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of Tecumseh as a municipality—and that such incomes shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Mayor and other members of the Council and members of the School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression, experienced in Tecumseh and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

17. ACKNOWLEDGMENTS. Acknowledgment of the co-operation of the Mayor and the Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Mayor and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Chairman.
R. J. MOORE, Secretary.

TOWN OF TECUMSEH
COMPARATIVE BALANCE SHEET

| A S S E T S | | LIABILITIES | |
|---|--------------|---|--------------|
| CAPITAL— | | CAPITAL— | |
| | DEC. 31/31 | | DEC. 31/31 |
| Fixed Assets | \$ 20,068.00 | Debentures Issued for | \$ 20,068.00 |
| Local Improvements | 265,636.64 | General Purposes | \$ 20,068.00 |
| Local Improvements—Sand. East | 57,618.92 | “ Local Improvem’ts | 265,636.64 |
| Public School | 20,259.48 | “ Assumed from Sand. E. | 57,618.92 |
| Water Works | 91,804.21 | “ Issued for Public School | 20,259.48 |
| Hydro Electric System | 17,343.30 | “ Issued for Water Works | 91,804.21 |
| Essex Border Utilities Commission | | “ Issued for Hydro-El. Sys. | 17,343.30 |
| Sandwich, Windsor & Am’burg Rlwy | | “ Issued for Deficit Prior | |
| Office Furniture, Equipment, etc. | 3,939.39 | Years Capitalized | 1,223.34 |
| Properties Acquired at Tax Sales | | Essex Border Utilities Commission | |
| Properties Registered for Non- | | Sand., Windsor & Am’b’g. Rly. | |
| Payment of Taxes | 104,259.23* | Owing to Current Account | 2,716.05 |
| Total Capital Assets | \$476,669.94 | Capital Surplus | |
| | | Total Capital Liabilities | \$476,669.94 |
| CURRENT— | | CURRENT— | |
| Cash on Hand and in Bank | \$ 1,454.17 | Bank Loans Payable | \$ 98,700.77 |
| Taxes Receivable | 167,609.66 | Deb. Principal and Int. Due and | \$ 57,552.37 |
| Accounts Receivable | 9,404.35 | Unpaid (Levied for) | |
| Amounts to be levied in future years | 11,093.11 | Deb. Princ. Due & Unpaid (Not levied for) | 45,929.45 |
| Owing by Capital Account | 2,716.05 | Accounts Payable | 17,163.57 |
| Deficit Prior Years Capitalized | 1,223.34 | Owing to Other Municipalities | 9,485.00 |
| Current Deficit | | Essex County Rates | 9,076.63 |
| Total Current Assets | \$193,500.68 | Deb. Levies in advance of Maturity | 4,208.70 |
| Total Capital and Current Assets | \$670,170.62 | Reserve for Uncollectible Taxes | |
| | | Current Surplus | 8,936.56 |
| NOTE—Under “Current” Assets it will be noticed that “Taxes Rec- | | Total Current Liabilities | \$193,500.68 |
| eivable” in 1932 show a very large reduction compared with the same | | Total Capital & Current Liab. | \$868,092.91 |
| item in 1931. Also under “Capital” Assets that a new item “Prop- | | | |
| erties Registered for Non-Payment of Taxes” is entered in 1932. These | | | |
| important changes are due to the registration at the close of 1932 of | | | |
| the properties referred to in Paragraph 14 of the Report for the | | | |
| amount of taxes outstanding against them. This change also ac- | | | |
| counts for the large amount appearing under “Current” Assets as | | | |
| “Owing by Capital Account” and under “Capital” Liabilities as “Ow- | | | |
| ing to Current Account”. | | | |

TOWN OF TECUMSEH

STATEMENT OF TAX LEVY, TAX COLLECTIONS AND ARREARS OF TAXES

| Year | Amount of Yearly Tax Levy | Collected to Dec. 31st Current Year | Percentage Collected | Collected Jan. 1st to May 1st foll- owing Year | Total Collected to May 1st foll- owing Year | Percentage of total Collected |
|------|---------------------------------|---|-------------------------|---|--|-------------------------------------|
| 1927 | \$ 80,866. | \$ 48,500. | 59.9% | \$ 6,748. | \$ 55,248. | 68.3% |
| 1928 | 104,455. | 53,900. | 51.6% | 6,940. | 60,840. | 58.2% |
| 1929 | 105,488. | 37,300. | 35.3% | 27,551. | 64,851. | 61.4% |
| 1930 | 105,932. | 48,880. | 46.1% | 7,749. | 56,629. | 53.4% |
| 1931 | 107,343. | 31,785. | 29.6% | 20,411. | 52,196. | 48.6% |
| 1932 | 91,679. | 34,409. | 37.5% | 2,942. | 37,351. | 40.8% |

Total Unpaid Taxes as at December 31st, 1927 \$ 51,891.

Total Unpaid Taxes as at December 31st, 1928 85,191.

Total Unpaid Taxes as at December 31st, 1929 115,129.

Total Unpaid Taxes as at December 31st, 1930 119,073.

Total Unpaid Taxes as at December 31st, 1931 167,609.

Total Unpaid Taxes as at December 31st, 1932 79,552.*

Total Unpaid Taxes as at May 1st, 1933 71,317.

* This is after deducting taxes against registered property, in amount \$104,259.23.

TOWN OF TECUMSEH

STATEMENT OF BANKING POSITION

at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|--------------|-------------|--------------|--------------|--------------|---------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$ 45,732.32 | \$51,000.00 | \$ 92,000.00 | \$ 66,845.28 | \$98,700.77 | \$ 57,552.37* |
| Cash on Deposit | | 5,757.67 | 1,294.04 | 1,655.40 | 1,454.17 | 12,444.54 |
| Net Current Bank Indebtedness | \$ 45,732.32 | \$45,242.33 | \$ 90,705.96 | \$ 65,189.88 | \$ 97,246.60 | \$45,107.83 |
| Capital Account— | | | | | | |
| Bank Loans Payable | \$100,419.00 | | \$ 15,000.00 | \$ 8,856.79 | | |
| Cash on Deposit | 708.00 | | 1,462.23 | | | |
| Net Capital Bank Indebtedness | \$ 99,711.00 | nil | \$ 13,537.77 | \$ 8,856.79 | nil | nil |

* The Bank is secured for advances made by a lien on the unpaid taxes of 1931 and prior years; it also holds as collateral security, debentures, in amount \$52,752.

STATEMENT OF ADMINISTRATION AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Administration and General | \$10,452.04 | \$10,443.49 | \$13,133.65 | \$15,988.01 | \$17,539.71 | \$12,992.75 |
| Police Protection | 2,716.73 | 3,317.52 | 2,776.74 | 3,500.53 | 2,293.80 | 1,761.83 |
| Fire Protection | 451.05 | 871.84 | 1,469.40 | 1,081.88 | 1,389.29 | 677.47 |
| Hydrant Rentals | 2,018.88 | 2,707.94 | 3,048.92 | 3,085.60 | 3,085.60 | 3,085.60 |
| Board of Works | 3,921.39 | 2,894.46 | 5,425.92 | 6,164.18 | 7,003.05 | 1,994.38 |
| Street Lighting | 772.39 | 1,314.95 | 996.25 | 1,179.75 | 1,089.00 | 1,057.00 |
| Charity and Welfare | 727.43 | 549.85 | 925.86 | 1,175.85 | 2,492.66 | 2,649.97 |
| Hospitals - Care of Indigents | | | 116.76 | 129.75 | 308.40 | 936.64 |
| Board of Health | 571.06 | 906.96 | 1,143.66 | 1,007.25 | 890.50 | 390.78 |
| Essex Border Utilities Comm'n | 190.77 | 190.77 | 190.77 | 190.77 | 190.77 | 190.77 |
| County of Essex Rates | 7,804.29 | 8,279.14 | 7,931.87 | 10,171.69 | 8,966.63 | 8,249.87 |
| Sand. Windsor & Am'b'g. Rly. | --- | --- | --- | --- | --- | 7,584.95 |
| | \$29,626.03 | \$31,476.92 | \$37,159.80 | \$43,675.26 | \$45,249.41 | \$41,572.01 |

STATEMENT OF SUNDRY REVENUE

| | | | | | | |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Police Fines | \$ 1,164.50 | \$ 1,115.25 | \$ 1,300.00 | \$ 1,509.00 | \$ 754.00 | \$ 365.00 |
| Dog Taxes | 136.00 | | 202.00 | 152.00 | 174.00 | 175.00 |
| Licenses | | | | 50.00 | 75.00 | 35.00 |
| Interest and Tax Penalties | 456.66 | 426.42 | 680.68 | 270.20 | 466.26 | 180.53 |
| Grants on Roads | 762.85 | 1,515.62 | 1,515.62 | 1,515.62 | 1,636.87 | 606.25 |
| Premium on Sale of Debentures | | 1,866.49 | 169.58 | | | |
| Refund Street Lighting | | | 600.00 | 163.56 | 12.22 | |
| Rentals | 259.00 | 150.00 | 100.00 | 131.00 | 130.00 | 284.23 |
| Miscellaneous | 113.01 | 60.20 | 81.83 | 436.72 | 252.63 | 351.28 |
| Costs of Distress of Sale Recovered | | | | | | |
| | \$ 2,892.02 | \$ 5,133.98 | \$ 4,649.71 | \$ 4,228.10 | \$ 3,500.98 | \$ 1,997.29 |

TOWN OF TECUMSEH

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Liabie for all Taxation— | | | | | | |
| Land | \$1,036,461. | \$1,269,598. | \$1,275,242. | \$1,278,335. | \$1,273,660. | \$1,240,019. |
| Buildings | 345,990. | 557,212. | 633,950. | 666,728. | 671,725. | 678,525. |
| Business | 16,650. | 8,700. | 35,650. | 37,650. | 47,200. | 42,837. |
| Total | \$1,399,101. | \$1,835,510. | \$1,944,842. | \$1,982,713. | \$1,992,585. | \$1,961,381. |
| Add Exempted Property | 41,700. | 166,600. | 171,600. | 171,600. | 171,600. | 173,585. |
| Total Assessment | \$1,440,801. | \$2,002,110. | \$2,116,442. | \$2,154,313. | \$2,164,185. | \$2,134,966. |
| Public School | \$ 640,672. | \$ 804,766. | \$ 832,475. | \$ 955,415. | \$1,000,554. | \$ 945,114. |
| Separate School | 758,429. | 1,030,744. | 1,112,367. | 1,027,298. | 992,031. | 1,056,267.* |
| | \$1,399,101. | \$1,835,510. | \$1,944,842. | \$1,982,713. | \$1,992,585. | \$2,001,381. |
| | | | | | | 40,000. |
| | | | | | | \$1,961,381. |

* This includes a fixed assessment for Separate School purposes only, of \$40,000.00

NOTE—From the 1932 assessment there will fall to be deducted \$300,450. for properties recently registered. See paragraph 14 of Report.

STATEMENT OF DEBENTURE INDEBTEDNESS AT DECEMBER 31st.

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Issued for General Purposes | \$ 1,907.65 | \$ 9,072.60 | \$ 8,146.77 | \$ 7,163.60 | \$ 20,068.00 | \$ 17,808.95 |
| Issued for Deficits Capitalized | 6,306.98 | 5,414.11 | 4,463.21 | 3,450.50 | 1,223.34 | |
| Issued for Public School | 23,600.00 | 22,836.39 | 22,026.96 | 21,168.96 | 20,259.48 | 19,295.43 |
| Issued for Water Works | 73,742.65 | 101,781.27 | 98,951.87 | 95,952.71 | 91,804.21 | 88,376.20 |
| Issued for Hydro Electric System | 21,571.90 | 20,894.40 | 19,591.94 | 18,503.37 | 17,343.30 | 16,106.97 |
| Issued for Local Improvements | 200,434.67 | 299,480.04 | 289,961.36 | 288,647.60 | 265,636.64 | 242,278.99 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| Assumed from Sandwich East | \$327,563.85 | \$459,478.81 | \$443,142.11 | \$434,886.74 | \$416,334.97 | \$383,866.54 |
| | 77,743.02 | 72,655.92 | 67,958.41 | 62,950.87 | 57,618.92 | 52,312.29 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |
| | \$405,306.87 | \$532,134.73 | \$511,100.52 | \$497,837.61 | \$473,953.89 | \$436,178.83 |
| | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> | <hr/> |

In addition to the above there were debentures and interest thereon due and unpaid at December 31, 1931 and December 31, 1932 as follows:—

| | December 31, 1931 | | December 31, 1932 | |
|---------------------------|-------------------|-------------|-------------------|-------------|
| | Principal | Interest | Principal | Interest |
| General Purposes | \$ 1,082.42 | \$ 395.63 | \$ 3,341.47 | \$ 1,568.58 |
| Deficits Capitalized | 1,148.63 | 154.18 | 2,371.97 | 233.70 |
| Public School | | | 964.05 | 1,215.56 |
| Water Works | 3,234.00 | 5,702.27 | 6,662.01 | 11,210.51 |
| Hydro Electric System | 1,160.07 | 1,214.09 | 2,396.40 | 2,351.92 |
| Local Improvements | 17,970.29 | 13,867.87 | 41,327.94 | 29,930.25 |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | \$24,595.41 | \$21,334.04 | \$57,063.84 | \$46,510.52 |
| | 5,331.96 | 4,153.04 | 10,638.59 | 8,090.74 |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| Township of Sandwich East | \$29,927.37 | \$25,487.08 | \$67,702.43 | \$54,601.26 |
| | <hr/> | <hr/> | <hr/> | <hr/> |

TOWN OF TECUMSEH

STATEMENT OF YEARLY DEBT CHARGES
PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Under Debentures Issued for: | | | | | | |
| Local Improvem'ts—Owner's Share | \$26,484.85 | \$35,234.23 | \$35,434.42 | \$36,211.20 | \$36,793.63 | \$36,327.60 |
| Local Improvem'ts—Town's Share | 8,941.72 | 11,561.97 | 11,533.32 | 11,801.98 | 11,850.71 | 11,905.66 |
| General Purposes | 1,761.87 | 2,780.87 | 2,780.86 | 2,780.86 | 3,219.67 | 4,734.86 |
| Public School | 2,179.61 | 2,179.61 | 2,179.61 | 2,179.61 | 2,179.61 | 2,179.61 |
| <hr/> | | | | | | |
| Water Works | \$39,368.05 | \$51,756.68 | \$51,928.21 | \$52,973.65 | \$54,043.62 | \$55,147.73 |
| Hydro Electric System | 6,325.96 | 8,936.22 | 8,936.25 | 8,936.24 | 8,936.27 | 8,936.25 |
| | 2,374.15 | 2,374.16 | 2,374.16 | 2,374.17 | 2,374.16 | 2,374.16 |
| <hr/> | | | | | | |
| | \$48,068.16 | \$63,067.06 | \$63,238.62 | \$64,284.06 | \$65,354.05 | \$66,458.14 |
| <hr/> | | | | | | |

Debt charges for Local Improvements - Owner's Share - are a direct charge against the benefitting property.

Debt Charges for Water Works and Hydro Electric System are met by the rates charged for these services.

Separate School Debt charges are not included in the above.

TOWN OF TECUMSEH

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | 1932 | 1933 |
|---|---------------------|---------------------|----------------------|
| Public School Assessment | <u>\$1,000,554.</u> | <u>\$ 945,114.</u> | <u>\$ 821,442.</u> |
| Public School Rate | 6.5 Mills | 5 Mills | 5 Mills |
| Separate School Assessment | <u>\$ 992,031.</u> | <u>\$1,016,267.</u> | <u>\$ 812,379.</u> |
| Fixed Assessment for Separate School purposes only | | <u>40,000.</u> | <u>25,000.</u> |
| Total Separate School Assessment | <u>\$ 992,031.</u> | <u>\$1,056,267.</u> | <u>\$ 837,379.</u> |
| Separate School Rate | 14 Mills | 9 Mills | 9 Mills |
| Total Assessment | <u>\$1,992,585.</u> | <u>\$1,961,381.</u> | <u>\$1,633.821.*</u> |
| General Rate | 22.5 Mills | 21 Mills | 25 Mills |
| Total Rate for Pub. Sch. Supporters | 29 Mills | 26 Mills | 30 Mills |
| Total Rate for Sep. Sch. Supporters | 36.5 Mills | 30 Mills | 34 Mills |

* Reduced Assessment due to heavy registration of properties for non-payment of taxes. See Paragraph 14 of Report.

STATEMENT OF UNMATURED

| Due in Year | General Purposes | | Public School | | Hydro Electric | |
|----------------|------------------|-------------|---------------|-------------|----------------|-------------|
| | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 1,937.69 | \$ 1,033.25 | \$ 1,021.89 | \$ 1,157.72 | \$ 1,317.64 | \$ 1,056.52 |
| 1934 | 2,053.95 | 914.87 | 1,083.20 | 1,096.41 | 1,404.37 | 969.79 |
| 1935 | 2,177.19 | 789.39 | 1,148.19 | 1,031.42 | 1,496.86 | 877.30 |
| 1936 | 2,307.83 | 656.38 | 1,217.08 | 962.53 | 1,595.51 | 778.66 |
| 1937 | 2,446.29 | 514.39 | 1,290.11 | 889.50 | 1,700.72 | 673.45 |
| 1938 | 1,574.06 | 365.94 | 1,367.52 | 812.09 | 1,811.46 | 561.22 |
| 1939 | 1,668.50 | 268.66 | 1,449.57 | 730.04 | 1,930.65 | 441.62 |
| 1940 | 1,768.62 | 165.55 | 1,536.54 | 643.07 | 2,060.33 | 314.08 |
| 1941 | 1,874.82 | 56.24 | 1,628.73 | 550.88 | 2,194.54 | 177.87 |
| 1942 | | | 1,726.46 | 453.16 | 594.89 | 32.71 |
| 1943 | | | 1,830.05 | 349.57 | | |
| 1944 | | | 1,939.85 | 239.77 | | |
| 1945 | | | 2,056.24 | 123.38 | | |
| 1946 | | | | | | |
| 1947 | | | | | | |
| 1950 | | | | | | |
| 1951 | | | | | | |
| 1948 | | | | | | |
| 1949 | | | | | | |
| | \$17,808.95 | \$ 4,764.67 | \$19,295.43 | \$ 9,039.54 | \$16,106.97 | \$ 5,883.22 |

T o t a l s

| Due in Year | Principal | Interest | Due in Year | Principal | Interest |
|----------------|-------------|-------------|----------------|--------------|--------------|
| 1933 | \$37,575.09 | \$26,651.88 | 1943 | 10,619.61 | 3,990.69 |
| 1934 | 39,496.17 | 24,329.86 | 1944 | 10,432.08 | 3,346.17 |
| 1935 | 41,931.90 | 21,890.00 | 1945 | 9,601.12 | 2,712.44 |
| 1936 | 40,574.57 | 19,299.35 | 1946 | 6,690.33 | 2,167.46 |
| 1937 | 41,091.01 | 16,793.76 | 1947 | 7,098.23 | 1,759.57 |
| 1938 | 36,190.50 | 14,275.72 | 1948 | 4,920.71 | 1,326.79 |
| 1939 | 37,856.13 | 12,053.10 | 1949 | 5,223.29 | 1,024.21 |
| 1940 | 38,112.87 | 9,729.21 | 1950 | 5,544.52 | 703.00 |
| 1941 | 38,128.06 | 7,385.29 | 1951 | 5,885.53 | 362.01 |
| 1942 | 19,207.11 | 5,147.05 | | \$436,178.83 | \$174,947.56 |

DEBENTURE DEBT & INTEREST

| Water Works | | Local Improvement | | Sandwich E. (Assumed) | |
|--------------------|--------------------|---------------------|--------------------|-----------------------|--------------------|
| Principal | Interest | Principal | Interest | Principal | Interest |
| \$ 3,633.70 | \$ 5,302.56 | \$24,008.01 | \$14,647.29 | \$ 5,656.16 | \$ 3,454.54 |
| 3,851.72 | 5,084.54 | 25,074.57 | 13,181.92 | 6,028.36 | 3,082.33 |
| 4,082.81 | 4,853.43 | 26,601.74 | 11,652.88 | 6,425.11 | 2,685.58 |
| 4,327.77 | 4,608.45 | 28,221.97 | 10,030.56 | 2,904.41 | 2,262.77 |
| 4,587.49 | 4,348.79 | 27,957.61 | 8,309.24 | 3,108.79 | 2,058.39 |
| 4,358.19 | 4,073.53 | 23,773.06 | 6,601.97 | 3,306.21 | 1,860.97 |
| 4,619.69 | 3,812.04 | 24,660.20 | 5,161.08 | 3,527.52 | 1,639.66 |
| 4,896.84 | 3,534.86 | 24,086.90 | 3,668.11 | 3,763.64 | 1,403.54 |
| 5,190.69 | 3,241.06 | 23,223.67 | 2,207.67 | 4,015.61 | 1,151.57 |
| 5,502.13 | 2,929.62 | 10,377.55 | 849.08 | 1,006.08 | 882.48 |
| 5,832.26 | 2,599.49 | 1,885.83 | 224.54 | 1,071.47 | 817.09 |
| 6,182.20 | 2,249.56 | 1,168.91 | 109.40 | 1,141.12 | 747.44 |
| 5,090.61 | 1,878.63 | 1,238.97 | 37.17 | 1,215.30 | 673.26 |
| 5,396.04 | 1,573.19 | | | 1,294.29 | 594.27 |
| 5,719.81 | 1,249.43 | | | 1,378.42 | 510.14 |
| 3,452.70 | 906.24 | | | 1,468.01 | 420.55 |
| 3,659.86 | 699.08 | | | 1,563.43 | 325.13 |
| 3,879.45 | 479.51 | | | 1,665.07 | 223.49 |
| 4,112.24 | 246.74 | | | 1,773.29 | 115.27 |
| <u>\$88,376.20</u> | <u>\$53,670.75</u> | <u>\$242,278.99</u> | <u>\$76,680.91</u> | <u>\$52,312.29</u> | <u>\$24,908.47</u> |

R e c a p i t u l a t i o n

| | | |
|--------------------------|---------------------|---------------------|
| General Purposes | \$ 17,808.95 | \$ 4,764.67 |
| Public School | 19,295.43 | 9,039.54 |
| Hydro Electric | 16,106.97 | 5,883.22 |
| Water Works | 88,376.20 | 53,670.75 |
| Local Improvements | 242,278.99 | 76,680.91 |
| | <u>\$383,866.54</u> | <u>\$150,039.09</u> |
| Assumed from Sandwich E. | 52,312.29 | 24,908.47 |
| | <u>\$436,178.83</u> | <u>\$174,947.56</u> |

TOWN OF TECUMSEH

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|
| Assessment | \$1,440,801.00 | \$2,002,110.00 | \$2,116,442.00 | \$2,154,313.00 | \$2,164,185.00 | \$2,134,966.00 |
| Population | 1,951 | 2,164 | 2,260 | 2,552 | 2,550 | 2,423 |
| Per Capita Assessment | \$738.49 | \$925.18 | \$936.47 | \$844.16 | \$848.70 | \$881.12 |
| Debenture Indebtedness per \$1,000. Assessment (as at Dec. 31) | \$281.30 | \$265.78 | \$241.49 | \$231.09 | \$218.99 | \$204.29 |
| Yearly Debt Charges per \$1,000. Assessment | \$ 33.36 | \$ 31.50 | \$ 29.88 | \$ 29.84 | \$ 30.19 | \$ 31.12 |
| Per Capita Debenture Indebtedness (as at Dec. 31) | \$207.74 | \$245.90 | \$226.15 | \$195.07 | \$185.86 | \$180.01 |
| Per Capita Yearly Debt Charges | \$ 24.63 | \$ 29.14 | \$ 27.98 | \$ 25.18 | \$ 25.62 | \$ 27.42 |
| Land Assessment per Acre | \$797.27 | \$976.61 | \$980.95 | \$983.33 | \$979.73 | \$953.87 |

Report of Committee of Supervisors

**TOWN OF LA SALLE
ONTARIO**

C o u n c i l l o r s

S. CHAPPUS, Mayor

W. EVON, Reeve

A. DUFOUR, Coucillor

R. REAUME

T. TOURANGEAU

E. GIGNAC

J. N. REAUME

P. N. MONFORTON, Clerk-Treasurer

S u p e r v i s o r s

appointed under the Ontario Municipal Board Act, 1932.

T. BRADSHAW, Chairman

R. J. MOORE, Secretary

R. VIGNEUX

F. CHAPPUS

J. APPLETON

J U L Y , 1 9 3 3

OFFICE OF COMMITTEE OF SUPERVISORS

ROOM 605, CANADA BUILDING

WINDSOR, ONTARIO.

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The Town of LaSalle, having become financially embarrassed, made, on the 18th day of April, 1932, by a resolution of Council, application to the Ontario Municipal Board to come under Part VI of The Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; Raymond Vigneux; Ferdinand Chappus; J. Appleton and R. J. Moore.

The Committee promptly met, organized and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step was to ascertain the existing condition of the municipality, and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment and tax rate are regarded as reasonable or otherwise.

In 1927 the taxes levied amounted to \$45,742., of which \$32,664. or 71.4% was paid to May 1st of the following year. Of the levy in the following year, 1928, the corresponding percentage was 74.1. From that time on, payments gradually decreased, the percentage of amounts paid to the amounts levied in the respective years being: 1929—65.9% was paid; 1930—59.6% was paid; and in 1931, the year preceding that in which the Council asked for the appointment of the Supervisors, only 48.7% was paid to May 31st of the following year—a most serious situation.

The municipality, in making up its budget of income and expenditure in each of the years referred to, had assumed that 100% of the taxes levied would be paid, and based its annual expenditures accordingly. The municipality, however, should have made provision for uncollectible taxes. As the Town was only collecting in these five years from 48% to 74% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927 the total of unpaid taxes amounted to \$52,959. In succeeding years, the amount of these arrears steadily increased as shown by the following figures:

At the close of 1928, they reached \$ 61,375.

At the close of 1929, they reached 69,440.

At the close of 1930, they reached 83,243.

At the close of 1931, they reached 109,867.

As the Town failed to collect its revenue, and to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. **BANK BORROWINGS.** Another serious weakness was the deferring of the demand for payment of taxes until the month of December, or until eleven months of the year's expenditures had been made. The following of this improper course necessitated the obtaining of loans from their banker to finance their current year's operations. As collections decreased, however, and expenditures were incurred without abatement, these borrowings steadily increased. The records show that at the close of 1927 the Town owed its banker \$3,122; at the end of 1928 its indebtedness had increased to \$3,939; and at the end of 1929 it had increased to \$5,364. At the close of 1930, when collections on the previous year's Roll had decreased to 65%, the Town's indebtedness to the Bank had increased to \$11,085., and at the close of 1931, when collections had further decreased to 59%, their indebtedness had increased to the maximum figure of \$18,165. The failure to collect income did not, however, limit expenditures, as will be noted from what follows:

5. **EXPENDITURES.** Going back to the first year of the review, 1927, and following the record for succeeding years until the close of 1931, expenditures were as follows:

For the year 1927, including debt charges - \$39,855.

For the year 1928, including debt charges - 42,092.

For the year 1929, including debt charges - 46,282.

For the year 1930, including debt charges, - 54,552.

For the year 1931, including debt charges - 51,611.

It will be noticed that each year showed an increased expenditure over the preceding one with the exception of 1931, in which there was a decrease of approximately \$3,000., and in the short space of four years, expenditures had increased by no less than 30%. This rate of expense increased the ratepayers' burden, and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, of those levied. The base of taxation is, of course, the value at which the property in the municipality is assessed, and, as will be appreciated, if the base is not sound, then taxation revenue must be affected.

6. **ASSESSMENTS.** Within the period of our survey there had been a tendency, not only in LaSalle, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessment. Individual cases may be quoted where increased assessments were justified, but generally speaking, the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour

to maintain from year to year a fairly even tax rate, notwithstanding increased expenditure, has only been accomplished through an increased assessment. But those paying taxes know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes.

In 1927 the assessment stood at \$1,978,969; by 1931, it had been increased to \$2,130,690., or by almost 8%. In the year following, 1932, realizing that these values were excessive, the municipal authorities then in office effected a reduction of no less than \$421,102., or 20%. Assessed value of land was reduced by \$361,087., and of buildings by \$36,700. There can be no doubt that the inflated values lead the administration of the municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain its services.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. T h e debenture indebtedness (including debts assumed from the Township of Sandwich West in connection with Local Improvements) stood on the 31st of December, 1927, at \$122,915. In succeeding years this debt increased as follows:

Debenture Indebtedness at the end of 1928 - \$123,716.

Debenture Indebtedness at the end of 1929 - 179,863.

Debenture Indebtedness at the end of 1930 - 184,480.

Debenture Indebtedness at the end of 1931 - 226,958.

The large increase in 1929 is due mainly to the erection of a Public School which, for a town the size of LaSalle, was far too elaborate and too costly and with a capacity far beyond the needs of the school population it was intended to serve. In addition to this, Local Improvement works were carried on without abatement. Over the period of four years LaSalle's debenture debt increased from \$122,915, to \$226,958., or over 84%. This, of course, is after deducting the yearly maturing instalments of principal. The capital investment of LaSalle, however, over that period increased from \$124,781. to \$255,491., or by 104%.

Of the total debenture debt outstanding on the 31st of December, 1931, \$163,596., or 72% was incurred for Local Improvements; \$12,560., or 5% was incurred for Hydro services; and \$50,801., or 23% was incurred for the Public School.

The heavy capital expenditures for local improvements, following a period of unwarranted and unwise real estate speculation, was one of the main factors causing LaSalle's financial embarrassment. The heavy additional tax charges which had to be levied against the properties benefitted by local improvements proved so onerous that in many instances it was impossible for the owners to meet them.

The charges on the debenture debt contracted, comprising interest and a portion of the principal, had to be met annually from taxation. These in 1927 amounted to \$10,603; in 1928, they had increased to \$11,382; and in 1929 they had increased to \$13,014; in 1930 they had still further increased to \$17,859; and in 1931 they reached the maximum of \$22,588. In view of the relatively small assessment, the limited earning power of the property and of the people, likewise the limited population, the burden of supporting the debts referred to presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time LaSalle sought relief, and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it necessary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Mayor or Reeve, and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statements of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on July 11, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already six months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed

expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Boards. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for school purposes, nor for the Town's share of local improvements. Estimates were finally passed on the 7th of July and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to still further lighten their burden, and the following policy was pursued in establishing the year's expenditure for municipal and School purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditure of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 15th of May and the second on the 15th of October—with a penalty of 1% per month for non-payment when due—the maximum not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 | 1932 | 1933 Estimated |
|---|--------------------|--------------------|--------------------|
| Administration and General | \$ 6,449.19 | \$ 6,717.64 | \$ 5,483.30 |
| Police Protection | 2,055.38 | 1,816.02 | 130.00 |
| Fire Protection | 75.00 | 495.00 | 329.50 |
| Board of Works | 1,511.05 | 558.40 | 375.00 |
| Street Lighting | 1,078.00 | 863.66 | 100.00 |
| Charity and Welfare | 340.34 | 362.45 | 767.38 |
| Hospitals - Care of Indigents | 160.39 | 283.77 | 200.00 |
| Board of Health | 116.00 | 101.10 | 55.00 |
| Essex Border Utilities Commission (General Purposes, etc.) | 1,114.41 | 968.50 | 782.00 |
| Twp. of Sandwich West (re Separation Agreement) | 366.52 | 366.52 | 366.52 |
| | <u>\$13,266.28</u> | <u>\$12,533.06</u> | <u>\$ 8,588.70</u> |
| Public School | \$ 5,157.30 | \$ nil * | \$ 1,573.04 |
| Separate School | 5,480.98 | 2,003.27 | 2,355.37 |
| | <u>\$10,638.28</u> | <u>\$ 2,003.27</u> | <u>\$ 3,928.41</u> |
| Essex Border Utilities Commission (Share of Debentures and Int.) | \$ 4,959.51 | \$ 4,889.58 | \$ — |
| Sand. Windsor & Am'b'g Ry. Deficit | — | 7,877.13 | — |
| County Rates | 9,446.00 | 9,527.31 | 7,000.00 |
| Debentures—Principal and Interest | 20,477.39 | 20,543.17 | — |
| Sundry Direct Charges | 222.50 | — | — |
| Reserve for Uncollectible Taxes | — | — | 17,786.60 |
| | <u>\$35,105.40</u> | <u>\$42,837.19</u> | <u>\$24,786.60</u> |
| Total Expenditures | <u>\$59,009.96</u> | <u>\$57,373.52</u> | <u>\$37,303.71</u> |
| Deduct: Sundry Revenue | \$ 3,144.58 | \$ 4,099.70 | \$ 1,660.00 |
| Percentage added to Arrears | 4,638.54 | 7,578.93 | — |
| From Pub. Utility Comm. for payment of Hydro Deb's and Interest | 1,351.36 | 1,351.36 | — |
| | <u>\$ 9,134.48</u> | <u>\$13,029.99</u> | <u>\$ 1,660.00</u> |
| Net Expenditures | <u>\$49,875.48</u> | <u>\$44,343.53</u> | <u>\$35,643.71</u> |

* Note: In 1932 on account of a surplus from previous years, there was no levy made for Public School purposes.

It will be noticed from the foregoing :

1. That administration and other expenses have been reduced from \$13,266. in 1931 to an estimated amount of \$8,588. for 1933, or by 35%.
2. That School expenses have been reduced from \$10,638. in 1931 to an estimated amount of \$3,928. for 1933, or by approximately 63%. Public School expenses are for maintenance and operation only, while Separate School expenses include debenture principal and interest for 1931 and interest only for 1932. In 1933 no levy was made for either debenture principal or interest.
3. That other expenditures of a fixed nature have been reduced from \$35,105. to \$24,786., or by approximately 30%. This reduction, however, was mainly brought about by eliminating temporarily all debt charges, including those of the Essex Border Utilities Commission and also the charge of the Sandwich, Windsor and Amherstburg Railway.
4. That the 1933 Budget provided for a reserve of \$17,786. for uncollectible taxes.
5. That the statutory penalty added to Arrears of Taxes on May 1st of each year was eliminated as a revenue for 1933 and the Budget established on a cash basis.

12. EXPENDITURES FOR WELFARE. These expenditures, due to unemployment, and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931, the unemployment situation did not have a very serious effect on the Town of LaSalle, hence their expenditures for that year were limited to medical care, etc., items which were not refundable by the Government, and this amounted to only \$434.34. In 1932, the gross expenditures for welfare amounted to \$2,883.03 of which \$2,584.94 was refunded by the Provincial Government, making a net outlay on the part of LaSalle of \$248.09. Up to September 30th, 1932, the Provincial Government had refunded 66-2/3% of the gross amount expended by the municipality on such items as food, shelter, fuel, clothing, etc., but thereafter the Government assumed the full 100%, with the exception of administration costs and hospitalization expenses. This generous action has been of substantial assistance to LaSalle and the other municipalities in the Windsor area which are in default; it has undoubtedly greatly eased the burden of taxation. The number on relief at December 31, 1932 was 141; at May 31, 1933 the number on relief was 157.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Town, especially in view of its greatly lessened income and the plight of the taxpayers, is the annual tax levied by the County of Essex. In 1931 this amounted to \$9,446., or over 14% of the total taxes levied; in 1932 it was \$9,527., or over 18% of the total taxes levied. At the close of 1932, the Town not being able to pay the County in full, had an accumulated liability for County Taxes of \$12,979. If the full taxes levied

on the ratepayers of LaSalle had been met, there would have been no difficulty in meeting the County claim, as well as all others, but as taxpayers have only paid on the average 48.4% of taxes during the last three years, to pay the County in full would mean that schools and all other services would either be eliminated or greatly reduced.

It will be the aim of the Supervisors to discharge the Town's obligations to the County at the earliest time possible, but it must be dependent upon tax collections.

LaSalle's Council felt that the County assessment was relatively too high, and consequent taxes greater than they should be. Several other municipalities in the County entertained a similar view in respect to their assessment and taxes. An appeal against the County assessment was therefore lodged in March, 1933, with the result that LaSalle's assessment of \$1,400,250. was reduced to \$1,042,477., or by 25% and the amount of taxes reduced from \$9,527. in 1932 to an estimated amount of \$7,000. in 1933.

14. NON-PAYMENT OF TAXES, NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes not having been paid for several years upon a large number of properties, it became essential to register these, totalling 4,038 parcels, in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with, offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in one amount or in four instalments; the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties upon which taxes were in arrears for two or more years, and occupied properties for three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The 4,038 parcels referred to were assessed on the Roll for \$423,320., and the total of the accumulated taxes charged against them amounted to \$80,279. The elimination of these assessments from the Assessment Roll and all unpaid taxes from the Balance Sheet had the effect of reducing the assessment from \$1,634,647. to \$1,211,327., or by 25% and the taxes unpaid from \$115,886. to \$35,606., or by 69%.

While it is most unfortunate that such heavy reductions had to be made, especially following a reduction in assessment of 20% in the preceding year, it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment, and to inflate the Balance Sheet with an unsound and unrealizable asset. The eliminations should, of course, have been done gradually from year to year in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to some of the important outstanding liabilities of LaSalle

as at the 31st of December, 1932, which may have to be specially dealt with when the time comes for the adjustment of all of its debts.

1. Liability under Debentures issued, and assumed - - \$229,743.

These debentures were issued for various purposes, are payable in annual instalments, the last falling due in 1959, and carry interest at the rate of 5½ and 6 per cent. This amount also includes debentures assumed by LaSalle but issued by Sandwich West for Local Improvements—\$16,886. The amount of instalments of principal due and unpaid as at the 31st of December, 1932, was \$6,428., and the interest due and unpaid \$7,698., both included in the above figures.

2. Liability to Boards and Commissions - - - - - \$169,253.

(a) This includes LaSalle's share of the capital liability in connection with the Sandwich, Windsor and Amherstburg Railway's enterprise, in amount \$105,326; but does not include the Railway's operating deficit for which LaSalle is responsible for its share, and which up to October 31st, 1932, amounted to \$13,873.

(b) The above amount also includes LaSalle's share of the Essex Border Utilities Commission debenture obligations for filtration plant, distribution main and General Hospital. These debentures mature in the years 1954, 1955, 1956 and 1960 and carry interest at the rate of 5½ and 6 per cent.—\$63,928.

When the Supervisors assumed office, they were confronted, not only with the foregoing indebtedness, but also with other liabilities with which they have made considerable progress in adjusting.

16. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of LaSalle is to those private individuals and others who, in good faith and on the representations of the municipality's administration from time to time, invested their savings in the Town's debentures, and the proceeds of which were utilized by the municipality to provide all the services now possessed by it, namely: schools, local improvements, hydro-electric, etc. The amount due to them, as before stated, is \$229,743. and no interest has been paid on the debt since the early part of 1932.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will the interest be resumed on it?

The financial condition of LaSalle is set forth in the accompanying comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services; that is to say, to make sure that sufficient income will be forthcoming

to meet the absolutely essential expenditures required to maintain the services and operations of LaSalle as a municipality—and that such income shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven that even with the rate which has been levied, taxes are but indifferently met and in many instances—as evidenced by the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing, at present, the burden of taxation.

Progress has been made since the Supervisors have taken charge, and this was only possible as the result of the assistance of the Mayor and other members of the Council and members of the School Boards, in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression, experienced in LaSalle and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

17. SEPARATE SCHOOL DEBT. No reference has been made in the foregoing to the debenture indebtedness of the Separate School Board. On December 31st, 1931, this debt amounted to \$36,100.00. The interest and instalment of principal due on the 1st of August, 1932 was not paid and default thereupon ensued. The amount of principal overdue and unpaid at December 31st, 1932, amounted to \$800.00 and interest thereon amounted to \$992.75. Including overdue instalments of principal the debenture debt still stands at \$36,100.00. These debentures are payable annually, the last falling due in 1955, and bear interest at the rate of 5½% per annum, payable semi-annually on the 1st of February and the 1st of August of each year. This debt is not an obligation of the Town but of the Separate School Board of LaSalle. Its adjustment, however, will more or less have to be treated in the same manner as the debts of the municipality.

18. ACKNOWLEDGMENTS. Acknowledgment of the co-operation of the Mayor and the Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Mayor and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Charman.
R. J. MOORE, Secretary.

**TOWN OF LA SALLE
COMPARATIVE BALANCE SHEET**

| A S S E T S | | LIABILITIES | |
|--|-------------------|---------------------------------------|-------------------|
| CAPITAL | DEC. 31/31 | CAPITAL | DEC. 31/32 |
| Local Improvements | \$150,229.84 | Debentures issued for— | |
| Local Improvements—Sand. West | | Local Improvements | \$150,229.84 |
| Public School | 50,801.39 | “ assumed from Sand. West | \$142,314.06 |
| Hydro Electric System | 12,560.87 | “ issued for Public School | 11,450.35 |
| Essex Border Utilities Commission | 63,927.61 | “ Hydro Electric System | 49,889.84 |
| Sandwich, Windsor & Am’b’g. Rlwy. | 105,326.00 | Essex Border Utilities Commission | 11,963.16 |
| Land, Buildings, Equipment, etc. | 1,700.00 | Sandwich, Windsor & Am’b’g Rlwy | 63,927.61 |
| Properties Registered for Non-payment of Taxes | 80,279.51* | Owing to Current Account | 105,326.00 |
| Total Capital Assets | \$213,592.10 | Capital Surplus | 80,279.51* |
| | | | 1,700.00 |
| | | Total Capital Liabilities | \$213,592.10 |
| | | | \$466,850.53 |
| CURRENT | | CURRENT | |
| Cash on Hand and in Bank | \$ 2,094.56 | Bank Overdraft | \$ 3,164.55 |
| Taxes Receivable | 35,606.82* | Bank Loans Payable | 15,000.00 |
| Deb. Prin. & Int. not levied for | 3,341.85 | Deb. Princ. & Int. Due & Unpaid | \$ 3,700.00 |
| Owing by Capital Account | 80,279.51* | (Levied for) | 5,347.56 |
| | | Deb. Princ. & Int. Due & Unpaid | |
| | | (Not levied for) | 3,341.85 |
| Total Current Assets | \$109,867.25 | Accounts Payable | 26,893.69 |
| | | Owing to other Municipalities | 4,869.58 |
| | | Essex County Rates | 13,029.39 |
| | | Debenture Levies in advance | |
| | | of maturity | 15,260.66 |
| | | Current Surplus | 44,219.68 |
| | | Total Current Liabilities | \$109,867.25 |
| | | | \$121,322.74 |
| | | Total Capital and Current Liabilities | \$323,459.35 |
| | | | \$588,173.27 |

* Under “Current” Assets, it will be noticed that “Taxes Receivable” in 1932 show a very large reduction compared with the same item in 1931. Also under “Capital” Assets that a new item “Properties Registered for non-payment of Taxes” is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them. This amount also accounts for the large amount shown under Capital Liabilities as “Owing to Current Account”, and under Current Assets as “Owing by Capital Account”.

Contingent Liability:

Sandwich, Windsor & Amherstburg Railway - \$5,085.67
(For Sinking Fund Payments and renewal charges for 1931 & 1932)

TOWN OF LA SALLE

STATEMENT OF TAX LEVY, TAX COLLECTIONS AND ARREARS OF TAXES

| Year | Amount of Yearly Tax Levy | Collected to May 1st Following year | Percentage Collected |
|------|------------------------------|--|-------------------------|
| 1927 | \$45,742. | \$32,664. | 71.4% |
| 1928 | 46,951. | 34,793. | 74.1% |
| 1929 | 54,240. | 35,757. | 65.9% |
| 1930 | 61,917. | 36,926. | 59.6% |
| 1931 | 65,432. | 31,874. | 48.7% |
| 1932 | 52,484. | 19,470. | 37.1% |

(Collected to Dec. 31, 1932) 35.4%

NOTE: In the years 1927—1931, inclusive, the taxes fell due in one installment on December 20th, hence very few and, in some years no collections at all, were turned over to the Town prior to December 31st of the year. In 1932 this practice was changed and the taxes made payable in two instalments - August 31st and November 30th.

| | | |
|--|-----------|--------------|
| Total Unpaid Taxes as at December 31, 1927 | - - - - - | \$ 52,959.12 |
| Total Unpaid Taxes as at December 31, 1928 | - - - - - | 61,374.94 |
| Total Unpaid Taxes as at December 31, 1929 | - - - - - | 69,439.80 |
| Total Unpaid Taxes as at December 31, 1930 | - - - - - | 83,242.72 |
| Total Unpaid Taxes as at December 31, 1931 | - - - - - | 109,867.25 |
| Total Unpaid Taxes as at December 31, 1932 | - - - - - | * 35,606.82 |
| Total Unpaid Taxes as at May 1, 1933 | - - - - - | 34,012.52 |

* This amount is after eliminating taxes amounting to \$80,279.51 against properties registered.

TOWN OF LA SALLE

STATEMENT OF BANKING POSITION

as at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|-------------------|--------------------|--------------------|--------------------|--------------------|-------------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$5,000.00 | \$5,000.00 | \$7,000.00 | \$12,000.00 | \$18,164.55 | \$3,700.00 |
| Cash on Deposit | 1,878.09 | 1,060.56 | 1,635.58 | 915.48 | | 2,094.56 |
| Net Current Bank Indebtedness | <u>\$3,121.91</u> | <u>\$3,939.44</u> | <u>\$5,364.42</u> | <u>\$11,084.52</u> | <u>\$18,164.55</u> | <u>\$1,605.44</u> |
| Capital Account— | | | | | | |
| Bank Loans Payable: | | | | | | |
| Local Improvement | — | \$14,267.35 | \$24,600.00 | \$36,300.00 | — | — |
| Public School | — | — | 46,000.00 | 4,000.00 | — | — |
| Cash on Deposit | <u>nil</u> | <u>\$14,267.35</u> | <u>\$70,600.00</u> | <u>\$40,300.00</u> | <u>nil</u> | <u>nil</u> |
| | — | 2.30 | 1,146.69 | 16.13 | — | — |
| Net Capital Bank Indebtedness | <u>nil</u> | <u>\$14,265.05</u> | <u>\$69,453.31</u> | <u>\$40,283.87</u> | <u>nil</u> | <u>nil</u> |

TOWN OF LA SALLE
STATEMENT OF ADMINISTRATION AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Administration and General | \$ 5,975.73 | \$ 6,900.39 | \$ 5,566.37 | \$ 6,359.93 | \$ 6,449.19 | \$ 6,717.64 |
| Police Protection | 1,199.58 | 1,830.75 | 3,209.19 | 2,606.38 | 2,055.38 | 1,816.02 |
| Fire Protection | | 65.00 | | 610.00 | 75.00 | 495.00 |
| Board of Works | 4,164.57 | 2,950.79 | 6,264.32 | 5,922.85 | 1,511.05 | 558.40 |
| Street Lighting | 1,030.90 | 1,093.98 | 1,110.66 | 1,094.50 | 1,078.00 | 863.66 |
| Charity and Welfare | 95.13 | 16.00 | 50.00 | 50.00 | 340.34 | 362.45 |
| Hospitals—Care of Indigents | | 177.64 | 131.25 | 272.00 | 160.39 | 283.77 |
| Board of Health | 263.00 | 154.48 | 68.50 | 109.75 | 116.00 | 101.10 |
| E.B.U.C.—General Purposes, etc. | 740.74 | 1,335.05 | 1,131.90 | 1,244.27 | 1,114.41 | 968.50 |
| E.B.U.C.—Share of Deb. & Int. | 4,959.51 | 4,959.51 | 4,959.51 | 4,959.51 | 4,959.51 | 4,889.58 |
| County of Essex Rates | 9,012.08 | 9,501.10 | 9,058.82 | 11,746.74 | 9,446.00 | 9,527.31 |
| Sand. Windsor & Am'b'g Rly deficit | — | — | — | — | — | 7,877.13 |
| Township of Sandwich West | | | | | | |
| (Re: Separation Agreement) | 458.70 | 374.63 | 366.52 | 366.52 | 366.52 | 366.52 |
| Debt Charges (See note) | \$27,899.94 | \$29,359.32 | \$31,917.04 | \$35,342.45 | \$27,671.79 | \$34,827.08 |
| | 11,954.67 | 12,732.94 | 14,365.16 | 19,210.04 | 23,939.46 | 24,557.24 |
| | \$39,854.61 | \$42,092.26 | \$46,282.20 | \$54,552.49 | \$51,611.25 | \$59,384.32 |

Note: These debt charges include debenture principal and interest thereon assumed from Sand. West.

STATEMENT OF SUNDRY REVENUES

| | | | | | | |
|-----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Police Fines | \$ 155.20 | \$ 173.50 | \$ 219.50 | \$ 495.00 | \$ 159.00 | \$ 232.50 |
| Dog Taxes | 178.00 | 204.50 | 206.00 | 148.00 | 162.00 | 178.50 |
| Licenses | | 6.00 | | 1.00 | 31.00 | 20.00 |
| Interest and Tax Penalties | 438.27 | 319.23 | 233.35 | 165.02 | 112.12 | 68.40 |
| Grants on Roads | 1,750.31 | 1,750.31 | 1,750.31 | 1,890.33 | 1,190.21 | 700.13 |
| Refund Street Lighting | — | — | — | — | 690.04 | 168.02 |
| Exchange | — | — | 2.10 | 3.55 | 10.39 | 2,071.05 |
| Rental of Watermain | — | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 |
| Miscellaneous | 109.09 | 83.96 | 114.00 | 51.80 | 139.82 | 11.10 |
| | \$ 2,630.87 | \$ 3,187.50 | \$ 3,175.26 | \$ 3,404.70 | \$ 3,144.58 | \$ 4,099.70 |
| Revenue from Public Utility Com- | | | | | | |
| mission for payment of Hydro Deb- | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 |
| enture principal and interest | \$ 3,982.23 | \$ 4,538.86 | \$ 4,526.62 | \$ 4,756.06 | \$ 4,495.94 | \$ 5,451.06 |

TOWN OF LA SALLE

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Liabie for all Taxation— | | | | | | |
| Land | \$1,781,944. | \$1,793,816. | \$1,791,496. | \$1,836,761. | \$1,839,715. | \$1,478,628. |
| Buildings | 119,625. | 151,075. | 175,775. | 172,000. | 174,900. | 138,200. |
| Business | 22,200. | 26,120. | 61,832. | 35,862. | 29,625. | 23,600. |
| Total | \$1,923,769 | \$1,971,011. | \$2,029,103. | \$2,044,623. | \$2,044,240. | \$1,640,428. |
| Add Exempted Property | 55,200. | 68,200. | 71,450. | 86,450. | 86,450. | 69,160. |
| Total Gross Assessment | \$1,978,969. | \$2,039,211. | \$2,100,553. | \$2,131,073. | \$2,130,690. | \$1,709,588. |
| Public School | \$1,587,594. | \$1,670,186. | \$1,654,998. | \$1,701,468. | \$1,699,545. | \$1,362,192. |
| Separate School | 336,175. | 300,825. | 374,105. | 343,155. | 344,695. | 278,236. |
| | \$1,923,769. | \$1,971,011. | \$2,029,103. | \$2,044,623. | \$2,044,240. | \$1,640,428. |

NOTE: From the 1932 Assessment there will have to be deducted \$423,320. for properties recently registered.
See paragraph 14 of the Report.

TOWN OF LA SALLE

STATEMENT OF DEBENTURE INDEBTEDNESS AS AT DECEMBER 31st.

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Issued for Public School | | | | | | |
| Issued for Hydro Electric Sys. | \$ 14,632.00 | \$ 14,158.56 | \$ 46,000.00 | \$ 45,418.15 | \$ 50,801.39 | \$ 49,889.84 |
| Issued for Local Improvements | 88,276.21 | 91,069.16 | 13,656.71 | 13,124.75 | 12,560.87 | 11,963.16 |
| | | | 103,327.54 | 110,763.76 | 150,229.84 | 142,314.06 |
| Assumed from Sandwich West | \$102,908.21 | \$105,227.72 | \$162,984.25 | \$169,306.66 | \$213,592.10 | \$204,167.06 |
| | 20,006.71 | 18,487.98 | 16,879.19 | 15,173.81 | 13,366.18 | 11,450.35 |
| | \$122,914.92 | \$123,715.70 | \$179,863.44 | \$184,480.47 | \$226,958.28 | \$215,617.41 |

In addition to the above there were debentures and interest thereon due and unpaid at Dec. 31, 1932 as follows:

| | December 31, 1932 | |
|---------------------------|-------------------|------------|
| | Principal | Interest |
| Public School | - | - |
| Hydro Electric System | \$ 653.77 | \$2,688.08 |
| Local Improvements | 597.71 | 753.65 |
| | 1,452.46 | 2,543.74 |
| Township of Sandwich West | \$2,703.94 | \$5,985.47 |
| | 3,724.07 | 1,712.47 |
| | \$6,428.01 | \$7,697.94 |

TOWN OF LA SALLE

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Under Debentures issued for: | | | | | | |
| Local Improvem'ts—Owner's Share | \$8,647.56 | \$9,149.53 | \$10,481.80 | \$11,612.43 | \$16,162.68 | \$16,162.68 |
| Local Improvem'ts—Town's Share | 1,955.75 | 2,232.05 | 2,532.00 | 2,904.40 | 3,083.57 | 3,083.57 |
| Public School | | | | 3,341.85 | 3,341.85 | 3,959.63 |
| | <u>\$10,603.31</u> | <u>\$11,381.58</u> | <u>\$13,013.80</u> | <u>\$17,858.68</u> | <u>\$22,588.10</u> | <u>\$23,205.88</u> |
| Hydro Electric System | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 | 1,351.36 |
| | <u>\$11,954.67</u> | <u>\$12,732.94</u> | <u>\$14,365.16</u> | <u>\$19,210.04</u> | <u>\$23,939.46</u> | <u>\$24,557.24</u> |

Debt Charges for Local Improvements—Owner's Share are a direct charge against the benefitting property.

Debt Charges for Hydro Electric System are met by the rates charged for this service

Separate School Debt Charges are not included in the above.

TOWN OF LA SALLE

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | 1932 | 1933 |
|---|--------------|---------------|---------------|
| Public School Assessment | \$1,699,545. | \$1,362,192. | \$ 964,677. |
| Public School Rate | 5 Mills | nil | 5 Mills |
| Separate School Assessment | \$ 344,695. | \$ 278,236. | \$ 246,650. |
| Separate School Rate | 15.9 Mills | 7.25 Mills | 12 Mills |
| Total Assessment | \$2,044,240. | \$1,640,428.* | \$1,211,327.* |
| General Rate | 17 Mills | 21 Mills | 23 Mills |
| Total Rate for Public School Supporters | 22 Mills | 21 Mills | 28 Mills |
| Total Rate for Separate School Supporters | 32.9 Mills | 28.25 Mills | 35 Mills |

* For explanation of reduced assessments see paragraphs 6 and 14 of the Report.

STATEMENT OF UNMATURED

| Due in Year | Local Improvements | | Public School | |
|----------------|---------------------|--------------------|--------------------|--------------------|
| | Principal | Interest | Principal | Interest |
| 1933 | \$ 8,369.47 | \$ 8,100.82 | \$ 966.24 | \$ 2,993.38 |
| 1934 | 8,849.24 | 7,617.60 | 1,024.20 | 2,935.42 |
| 1935 | 9,356.56 | 7,106.57 | 1,085.66 | 2,873.97 |
| 1936 | 9,893.03 | 6,566.21 | 1,150.79 | 2,808.83 |
| 1937 | 10,460.31 | 5,994.81 | 1,219.85 | 2,739.78 |
| 1938 | 11,060.19 | 5,390.37 | 1,293.04 | 2,666.59 |
| 1939 | 11,178.88 | 4,751.55 | 1,370.62 | 2,589.01 |
| 1940 | 11,532.96 | 4,104.24 | 1,452.85 | 2,506.78 |
| 1941 | 11,079.40 | 3,436.93 | 1,540.02 | 2,419.61 |
| 1942 | 11,332.81 | 2,798.14 | 1,632.44 | 2,327.20 |
| 1943 | 9,388.88 | 2,145.57 | 1,730.38 | 2,229.25 |
| 1944 | 9,667.56 | 1,598.13 | 1,834.21 | 2,125.43 |
| 1945 | 8,881.68 | 1,033.53 | 1,944.27 | 2,015.37 |
| 1946 | 9,004.03 | 516.88 | 2,060.92 | 1,898.71 |
| 1947 | 2,259.06 | 124.25 | 1,566.79 | 1,775.06 |
| 1948 | | | 1,660.80 | 1,681.05 |
| 1949 | | | 1,760.44 | 1,581.40 |
| 1950 | | | 1,866.07 | 1,475.77 |
| 1951 | | | 1,978.04 | 1,363.80 |
| 1952 | | | 2,096.72 | 1,245.12 |
| 1953 | | | 2,222.52 | 1,119.32 |
| 1954 | | | 2,355.87 | 985.97 |
| 1955 | | | 2,497.23 | 844.62 |
| 1956 | | | 2,647.06 | 694.79 |
| 1957 | | | 2,805.88 | 535.97 |
| 1958 | | | 2,974.24 | 367.62 |
| 1959 | | | 3,152.69 | 189.16 |
| | <u>\$142,314.06</u> | <u>\$61,285.60</u> | <u>\$49,889.84</u> | <u>\$48,988.98</u> |

R e c a p i t u l a t i o n

| | Principal | | Interest | |
|----------------------------|-----------|---------------------|----------|---------------------|
| Local Improvements | - | - | - | - |
| Public School | - | - | - | - |
| Hydro Electric | - | - | - | - |
| | | <u>\$204,167.06</u> | | <u>\$115,879.10</u> |
| Assumed from Sandwich West | - | 11,450.35 | | 2,141.00 |
| | | <u>\$215,617.41</u> | | <u>\$118,020.10</u> |

DEBENTURE DEBT AND INTEREST

| Hydro Electric | | Sandwich W. (Assumed) | | Total | |
|--------------------|-------------------|-----------------------|-------------------|---------------------|---------------------|
| Principal | Interest | Principal | Interest | Principal | Interest |
| \$ 633.57 | \$ 717.79 | \$ 2,031.25 | \$ 687.02 | \$ 12,000.53 | \$ 12,499.01 |
| 671.58 | 679.78 | 2,153.12 | 565.15 | 12,698.14 | 11,797.95 |
| 711.88 | 639.48 | 2,282.32 | 435.95 | 13,436.42 | 11,055.97 |
| 754.59 | 596.77 | 2,419.25 | 299.02 | 14,217.66 | 10,270.83 |
| 799.87 | 551.49 | 2,564.41 | 153.86 | 15,044.44 | 9,439.94 |
| 847.86 | 503.50 | | | 13,201.09 | 8,560.46 |
| 898.73 | 452.63 | | | 13,448.23 | 7,793.19 |
| 952.65 | 398.71 | | | 13,938.46 | 7,009.73 |
| 1,009.82 | 341.54 | | | 13,629.24 | 6,198.08 |
| 1,070.40 | 280.96 | | | 14,035.65 | 5,406.30 |
| 1,134.63 | 216.73 | | | 12,253.89 | 4,591.55 |
| 1,202.71 | 148.65 | | | 12,704.48 | 3,872.21 |
| 1,274.87 | 76.49 | | | 12,100.82 | 3,125.39 |
| | | | | 11,064.95 | 2,415.59 |
| | | | | 3,825.85 | 1,899.31 |
| | | | | 1,660.80 | 1,681.05 |
| | | | | 1,760.44 | 1,581.40 |
| | | | | 1,866.07 | 1,475.77 |
| | | | | 1,978.04 | 1,363.80 |
| | | | | 2,096.72 | 1,245.12 |
| | | | | 2,222.52 | 1,119.32 |
| | | | | 2,355.87 | 985.97 |
| | | | | 2,497.23 | 844.62 |
| | | | | 2,647.06 | 694.79 |
| | | | | 2,805.88 | 535.97 |
| | | | | 2,974.24 | 367.62 |
| | | | | 3,152.69 | 189.16 |
| <u>\$11,963.16</u> | <u>\$5,604.52</u> | <u>\$11,450.35</u> | <u>\$2,141.00</u> | <u>\$215,617.41</u> | <u>\$118,020.10</u> |

SEPARATE SCHOOL DEBT

| Year | Principal | Interest | Year | Principal | Interest |
|------|-----------|------------|------|--------------------|--------------------|
| 1933 | \$ 800.00 | \$1,941.50 | 1945 | \$1,500.00 | \$1,221.00 |
| 1934 | 800.00 | 1,897.50 | 1946 | 1,600.00 | 1,138.50 |
| 1935 | 900.00 | 1,853.50 | 1947 | 1,700.00 | 1,050.50 |
| 1936 | 900.00 | 1,804.00 | 1948 | 1,800.00 | 957.00 |
| 1937 | 1,000.00 | 1,754.50 | 1949 | 1,900.00 | 858.00 |
| 1938 | 1,100.00 | 1,699.50 | 1950 | 2,000.00 | 753.50 |
| 1939 | 1,100.00 | 1,639.00 | 1951 | 2,100.00 | 643.50 |
| 1940 | 1,200.00 | 1,578.50 | 1952 | 2,200.00 | 528.00 |
| 1941 | 1,200.00 | 1,512.50 | 1953 | 2,300.00 | 407.00 |
| 1942 | 1,300.00 | 1,446.50 | 1954 | 2,500.00 | 280.50 |
| 1943 | 1,400.00 | 1,375.00 | 1955 | 2,600.00 | 143.00 |
| 1944 | 1,400.00 | 1,298.00 | | | |
| | | | | <u>\$35,300.00</u> | <u>\$27,780.50</u> |

TOWN OF LA SALLE

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|
| Taxable Assessment | \$1,923,769. | \$1,971,011. | \$2,029,103. | \$2,044,623. | \$2,044,240. | \$1,640,428. |
| Population | 647 | 623 | 628 | 574 | 609 | 600 |
| Per Capita Assessment | \$ 2,973. | \$ 3,164. | \$ 3,231. | \$ 3,562. | \$ 3,356. | \$ 2,734. |
| Debenture Indebtedness per \$1,000. Assessment (as at Dec. 31st) | 64. | 63. | 89. | 90. | 111. | 135. |
| Yearly Debt Charges per \$1,000. Assessment | 6. | 6. | 7. | 9. | 12. | 15. |
| Per Capita Debenture Indebtedness (as at Dec. 31st) | 190. | 199. | 286. | 321. | 373. | 375. |
| Per Capita Yearly Debt Charges | 18. | 20. | 23. | 33. | 39. | 41. |

Report of Committee of Supervisors

TOWNSHIP OF SANDWICH EAST

ONTARIO

C o u n c i l l o r s

J. HYSLOP, Reeve

F. T. J. THORNE, Deputy-Reeve

T. DINGWALL, Councillor

R. POISSON

H. HATHAWAY

J. F. Morand, Treasurer

Wilfred Gravel, Clerk

S u p e r v i s o r s

Appointed under the Ontario Municipal Board Act, 1932

T. BRADSHAW, Chairman

R. J. MOORE, Secretary

C. B. TESKEY

P. GOUIN

J. APPLETON

NOVEMBER, 1933

OFFICE OF COMMITTEE OF SUPERVISORS

ROOM 605, CANADA BUILDING

WINDSOR, ONTARIO.

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**Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.**

Dear Sirs:

The Township of Sandwich East having become financially embarrassed, made application by resolution of Council on the 13th day of April, 1932, to the Ontario Municipal Board to come under Part VI of the Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; C. B. Teskey; P. Gouin; J. Appleton and R. J. Moore.

The Committee promptly met, organized, and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step taken was to ascertain the existing condition of the municipality and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment, and tax rate are regarded as reasonable or otherwise.

The taxes levied for the year 1927 amounted to \$265,915., of which \$109,118. or 41% was paid within the year. In the following year, 1928, only 34.6% was paid within the year; but in 1929 there was a slight improvement, when 41.9% was paid to December 31st of that year. In the two succeeding years, payments gradually decreased. In 1930 the percentage of the amount collected to the amount levied was 35% and in 1931, the year preceding that in which Council asked for the appointment of Supervisors, only 26.4% was paid within the year—a most serious situation.

In the year following that in which the taxes were levied or up to May 1st when all unpaid taxes on the previous year's Roll were returned as arrears, these percentages were lifted as follows:

Of the taxes levied in 1927, 55.8% was collected to May 1, 1928

Of the taxes levied in 1928, 50.4% was collected to May 1, 1929

Of the taxes levied in 1929, 49.2% was collected to May 1, 1930

Of the taxes levied in 1930, 39.5% was collected to May 1, 1931

Of the taxes levied in 1931, 30.3% was collected to May 1, 1932

The Municipality in making up its budget of income and expenditure in each of the years referred to, had assumed that 100% of the taxes levied would be paid and based its annual expenditures accordingly, not making any provision for uncollectible taxes. As the Township was only collecting in these five years from 30% to 56% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, unpaid taxes amounted to \$205,495., and these in succeeding years gradually increased as follows:

At the close of 1928, they amounted to \$292,038.

At the close of 1929, they amounted to 344,204.

At the close of 1930, they amounted to 449,402.

At the close of 1931, they amounted to 721,544.

The aggregate of unpaid taxes at the close of 1931 represented no less than 190% of the 1931 levy for current taxes. As the Township failed to collect its revenue or to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. BANK BORROWINGS. Expenditures having proceeded without abatement, notwithstanding depleted cash income, the only way in which the municipality was enabled to carry on was by loans from its banker.

The records show that at the close of 1927, the Township owed its banker on current account \$101,000. At the close of the following year, 1928, when tax payments fell off to 35%, bank borrowings increased to \$118,000., and at the close of 1929, notwithstanding that tax collections had increased by 7% over the amount collected in the previous year, bank borrowings had increased to \$158,800. At the close of 1930, these advances had further increased to \$261,500. During 1931, the municipality resorted to the highly questionable course of issuing debentures for the major part of the bank's indebtedness, viz: \$240,000., selling such debentures and applying the proceeds to the partial liquidation of the debt due the bank. Notwithstanding this doubtful procedure, and the application of the moneys so obtained to reduce the municipality's liability on current account to the bank, the overdraft at the close of the year amounted to \$199,391. In addition thereto at December 31, 1931, there were loans outstanding on Capital account of \$11,000.

5. EXPENDITURES. Beginning with the first year of our review, 1927, and following the record for succeeding years until the close of 1931, expenditures were as follows:

For the year 1927, including Debt Charges, \$229,851.

For the year 1928, including Debt Charges, 263,664.

For the year 1929, including Debt Charges, 282,970.

For the year 1930, including Debt Charges, 325,790.

For the year 1931, including Debt Charges, 333,052.

It will be noticed that each year showed an increase over the previous one and that in the short space of four years, expenditures had increased by no less than 45%. This rate of expenditure greatly increased the rate-payers' burden and, as exemplified in the diminishing percentage of taxes paid of those levied, indicated clearly that it was beyond their capacity to meet.

The base of taxation is, of course, the value at which the property in the municipality is assessed and, as will be appreciated, if the base is not sound, taxation revenue must be affected.

6. ASSESSMENTS. Within the period of our survey, there has been a tendency, not only in Sandwich East, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessments. Individual cases may be quoted where the increased assessments were justified; but generally speaking, the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour to maintain from year to year a fairly even tax rate, notwithstanding increased expenditures, has only been accomplished through the increased assessment. Those paying taxes, however, know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes. The following table will show how assessed values have been increased.

In 1924, assessed value of real property only, was \$2,549,890.

In 1925, assessed value of real property only, was 2,595,737.

In 1926, assessed value of real property only, was 3,087,995.

In 1927, assessed value of real property only, was 4,182,385.

In 1928, assessed value of real property only, was 4,459,316.

In 1929, assessed value of real property only, was 4,713,456.

In 1930, assessed value of real property only, was 4,893,796.

In 1931, assessed value of real property only, was 5,002,995.

In other words, between the years 1924 and 1931, there was an increase of \$2,453,105., or over 96%. Land values were increased over 82% and building values had increased approximately 240%. There can be no doubt that the inflated values lead the administration of the municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain its services and to fulfill its financial obligations.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness at the close of 1927 amounted to \$1,629,199. and during the ensuing two years, owing to local improvement works and school services being continually undertaken and extended (including debentures assumed from East Windsor and Walkerville in respect of local improvements), it had increased to \$1,906,788., or by 17%. In the years following

new debts were incurred, but owing to the large maturing instalments of principal on the heavy debt previously outstanding, the debenture indebtedness at the close of 1930 was reduced to \$1,886,886. At the close of 1931, however, the debenture indebtedness amounted to \$1,986,597., the increase in this year being largely accounted for by the municipality funding a substantial part of its indebtedness to its banker, on current account, by the issue and sale of debentures amounting to \$240,000., of which mention has heretofore been made. (See Paragraph 4).

Of the total debenture debt as at December 31, 1931, \$1,539,012. or 77.5% was incurred for local improvements, etc; \$207,585. or 10.5% for Public Schools and \$240,000. or 12% for current bank loans capitalized by the issue of debentures.

The heavy capital expenditures for local improvements, schools, etc., following a period of unwise real estate speculation were the main factors causing the present financial embarrassment of this Township. The extremely heavy additional tax charges which had to be levied against properties supposed to benefit by these local improvements proved so onerous, that in a great many instances, it was impossible for the ratepayers to meet them.

Debt charges on the debenture debt contracted, comprising interest and a portion of the principal, had to be met annually from taxation. These in 1927 amounted to \$127,465. Each succeeding year, as the debenture debt piled up, brought an increase in debt charges over the previous one, so that in 1931 they amounted to \$224,775. Thus in the short space of four years, annual debt charges had increased \$97,310., or over 76%. In view of a great deal of the property on the Assessment Roll being vacant land—such lands having been bought for purely speculative purposes—and as a great many of the assessed owners had failed to protect their interests by the payment of taxes and as the earning power of those still residing in the Township had declined, the burden of supporting the accumulated debts referred to, presented an almost impossible situation.

The foregoing sets forth some of the conditions existing at the time Sandwich East sought relief and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it necessary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.

- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.
- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Reeve or Deputy Reeve and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statement of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Sections. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for general purposes, for school purposes, nor for the Township's share of local improvements. Estimates were finally passed on the 14th day of July, 1932 and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to lighten their burden still further, and the following policy was pursued in establishing the year's expenditure for municipal and school purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditures of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 15th of May and the second on the 15th of October—with a penalty of 1% per month for non-payment when due—the maximum penalty not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 Actual | 1932 Actual | 1933 Estimated |
|--|------------------|-------------------|-------------------|
| Administration and General | \$ 43,168. | \$ 34,612. | \$ 13,456. |
| Police Protection | 5,566. | 3,528. | 275. |
| Fire Protection | 2,115. | 610. | — |
| Board of Works | 5,728. | 2,900. | 2,043. |
| Charity and Welfare | 9,042. | 10,005. | 3,890. |
| Hospitals—Care of Indigents | 1,286. | 4,058. | 3,000. |
| Board of Health | 2,029. | 1,194. | 917. |
| Rubbish and Garbage Collection | 1,948. | 93. | — |
| E. B. U. C. — General Purposes | 807. | 837. | 861. |
| Special Audit etc., re: Water Appeal | 1,702. | — | — |
| | <hr/> \$ 73,391. | <hr/> \$ 57,837. | <hr/> \$ 24,442. |
| Public Schools | \$ 37,085. | \$ 9,714. | \$ 20,516. |
| Separate Schools | 19,393. | 1,075. | 6,670. |
| | <hr/> \$ 56,478. | <hr/> \$ 10,789.* | <hr/> \$ 27,186. |
| County Rates | \$ 21,913. | \$ 22,201. | \$ 18,000. |
| Debentures—Principal and Interest | 224,776. | 196,627. | — |
| E.B.U.C. Debentures—Principal & Interest | 2,637. | 2,157. | — |
| Interest on Current Bank Loans Capitalized | — | 14,400. | — |
| Sandwich, Windsor & Am'b'g. Rly. Deficit | 4,698. | 3,283. | — |
| Windsor, Essex & Lake Shore Rly. Deficit | 5,637. | 5,857. | — |
| Reserve for Uncollectible Taxes | — | — | 30,366. |
| | <hr/> \$259,661. | <hr/> \$244,525. | <hr/> \$ 48,366. |
| Total Expenditures | <hr/> \$389,530. | <hr/> \$313,151. | <hr/> \$ 99,994. |
| Deduct: Sundry Revenue | \$ 10,437. | \$ 7,206. | \$ 6,665. |
| Percentage Added to Arrears of Taxes | 44,659. | 69,093. | — |
| | <hr/> \$ 55,096. | <hr/> \$ 76,299. | <hr/> \$ 6,665. |
| Net Expenditures | <hr/> \$334,434. | <hr/> \$236,852. | <hr/> \$ 93,329. |

NOTE * In 1932, due to the large surplus owing to the different school sections by the Township, special school levies were made in only one Public School Section and two Separate School Sections.

(See details of total mill rates, pages 28—29)

It will be noticed from the foregoing that:

1. Administration and other expenses have been reduced from \$73,391. in 1931 to \$24,442. for 1933, or by approximately 67%.
2. School expenses have been reduced from \$56,478. in 1931 to \$27,186. for 1933, or by approximately 52%. Public School expenses are for maintenance and operation only, while the Separate School expenses include annual levies for principal and interest on debentures in certain of the School Sections.
3. Other expenditures of a fixed nature have been reduced from \$259,661. in 1931 to \$48,366. for 1933, or over 81%. This reduction, however, was mainly brought about by deferring temporarily all debt charges, including those of the Essex Border Utilities Commission and the charges of the Sandwich, Windsor and Amherstburg Railway and the Windsor, Essex and Lake Shore Railway.
4. The 1933 Budget provided for a reserve for uncollectible taxes of \$30,366.
5. The statutory penalty added to arrears of taxes on May 1st of each year was eliminated as a revenue and the budget established on a cash basis.

12. EXPENDITURES FOR WELFARE. These expenditures due chiefly to unemployment and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions.

In 1931, gross expenditures for welfare and charity amounted to \$34,543., of which \$20,474. was refunded by the Government and \$5,027. received from private donations, etc., making a net outlay on the part of Sandwich East of \$9,042. In 1932 gross expenditures had increased to \$115,043., or by 233%, of which \$94,504. was refunded by the Government and \$10,534. received from private donations, etc., making a net outlay by the municipality for that year of \$10,005. Up to October 1st, 1932, the Provincial Government had refunded 66-2/3% for such items as food, shelter, fuel, clothing, etc., but thereafter, the Government assumed the full 100% of the expenditures for relief, with the exception of administration costs and hospitalization. This generous action on the part of the Government has been of substantial assistance to the ratepayers of Sandwich East by very materially easing their burden of taxation.

The number on relief at December 31, 1931 was 1,880; December 31, 1932 - 2,465 and at November 15th, 1933 - 2,680, or about 48% of the population.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Township, especially in view of its greatly lessened income and the plight of the taxpayers, is the annual tax levied by the County of Essex. In 1931 this amounted to \$21,913. or approximately 6% of the total taxes levied for that year; and in 1932 it amounted to \$22,201. or approximately 8% of the total taxes levied for that year. At the close of 1932, the Township had an accumulated liability to the County of \$43,739. for 1931 and 1932 unpaid County Rates.

As the Township was only collecting in these years a very small percentage of the taxes levied, to have paid the County in full would have meant either increased bank borrowings or the elimination or curtailment of other services, schools, etc. The Township should, however, have paid to the County their proportionate share of the taxes collected in each of these years.

It will be the aim of the Supervisors to discharge the Township's obligation to the County at the earliest time possible, but it must be dependent upon tax collections.

It was felt that the County Assessment was relatively too high and consequently, county taxes greater than they should be. Several other municipalities entertained a similar view in respect to their assessment and consequent taxes. An appeal was therefore lodged against the County Assessment with the result that the assessment for the Township of Sandwich East was reduced from \$3,248,250. to \$2,479,930. or over 23% and the County taxes reduced from \$22,201. in 1932 to \$16,250. for 1933 or by approximately 27%.

14. NON-PAYMENT OF TAXES NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes on a large number of properties not having been paid for several years, it became essential to register some 7,120 parcels in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with on several occasions and finally offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in four equal instalments, the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties on which taxes were in arrears two or more years, and occupied properties upon which taxes were in arrears three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The assessment against the 7,120 parcels referred to amounted to \$1,442,090. and the elimination of this from the Roll, together with other reductions made by the Township Assessor of \$611,770. had the effect of reducing the taxable assessment from \$4,964,060. for 1932 to \$2,910,200. for 1933, or over 41%. The accumulated unpaid taxes against these pro-

perties amounted to \$769,055. and represented approximately 80% of the total unpaid taxes at December 31, 1932. The elimination of these from the "Asset" side of the current Balance Sheet had the effect of reducing "Taxes Receivable" from \$961,517. to \$192,462.

While it is most unfortunate that such heavy reductions had to be made in one year, especially in view of the substantial reductions made by the Township Assessor, previously referred to, it was most misleading to continue such a large volume of non-revenue producing assessment and to inflate the current balance sheet with an unsound and unrealizable asset. The eliminations should, of course, have been made gradually from year to year in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to some of the most important outstanding liabilities of the Township of Sandwich East as at December 31st, 1932, which may have to be specially dealt with when the time comes for the adjustment of all its debts.

1. Liability to Municipality's banker - - - - \$ 215,771.

(a) Advances made for current purposes for the year 1931 which are a charge against the ar-rears of taxes for that year and current account overdraft at December 31, 1932 - - - \$ 204,771.

(b) Advances made for capital undertakings in respect of which debentures have not yet been sold \$11,000.

2. Liability for Debentures issued and assumed - - \$2,104,572.

(a) Debentures issued for various purposes, payable in annual instalments, the last falling due in 1952 and carrying interest at rates of from 5% to 7% - - - - - \$1,583,409.

(b) Debentures assumed by Sandwich East, but issued by other municipalities for local improvements - - - - - \$ 59,083.

(c) Instalments of debenture principal due and unpaid at December 31, 1932 \$186,944. and debenture interest due and unpaid \$114,592. - \$ 301,536.

| | | | | | | | | |
|---|---|---|---|---|---|---|----|-----------------|
| (d) Instalments of principal and interest due and unpaid on debentures assumed from other municipalities | - | - | - | - | - | - | \$ | 17,067. |
| (e) Liability for debentures issued by Sandwich East which have been assumed by other municipalities | - | - | - | - | - | - | \$ | 143,477. |
| 3. Liability to Boards and Commissions | - | - | - | - | - | - | \$ | 204,704. |
| (a) Sandwich East's share of the Sandwich, Windsor & Amherstburg Railway enterprise as security for which it has issued to the Hydro Electric Power Commission of Ontario its own debentures | - | - | - | - | - | - | \$ | 62,813. |
| (b) Sandwich East's share of the Windsor, Essex & Lake Shore Railway enterprise, as security for which it has issued to the Hydro Electric Power Commission of Ontario its own debentures | - | - | - | - | - | - | \$ | 56,882. |
| (c) Sandwich East's share of the Essex Border Utilities Commission debenture obligations for Water Filtration Plant and Grand Marais Drain. These debentures mature in the years 1956 and 1962 and carry interest at rates of 5½%, 5¾% and 6% | - | - | - | - | - | - | \$ | 85,009. |

NOTE—In addition to Items 3(a) and 3(b), there is the Township's share of the operating deficit of the Sandwich, Windsor & Amherstburg Railway for the fiscal years ending October 31st, 1931 and October 31st, 1932, amounting to \$7,981., and of the Windsor, Essex & Lake Shore Railway for the years 1930, 1931 and to September 15th, 1932, the date operations were discontinued, amounting to \$14,174.

16. WATER SUPPLY. This utility was operated by the Council until 1931, when a Public Utilities Commission was formed to take over this work. This Commission is composed of the Reeve and two elected representatives.

Approximately 6,000 acres (of the whole 13,409 acres of the Township) comprising mostly the urban and subdivided districts of the Township are served with water. The whole of this area is divided into five different sections; and the water supplied to these sections is obtained from four different sources as follows:

Pillette Road Section — Water obtained from the Walkerville-East Windsor Water Commission on a wholesale basis and the rates to consumers are billed and collected by the Township.

Remington Park Section — Water obtained from the Water Commission of the City of Windsor on a wholesale basis and the rates to consumers are billed and collected by the Township.

Sandwich West Section — Water obtained from the Township of Sandwich West on a wholesale basis and the rates to consumers are billed and collected by the Township.

Walkerville Section — Services to the consumers in this section are provided by the Walkerville-East Windsor Water Commission and the rates to consumers are billed and collected by this Commission independently of Sandwich East.

Tecumseh Section — Services to the consumers in this section are provided by the Tecumseh Waterworks Commission and the rates to consumers are billed and collected by this Commission independently of Sandwich East.

In addition to the above, Sandwich East purchases water from the Walkerville-East Windsor Water Commission at wholesale rates to supply to the Town of Tecumseh. This water is transmitted through the mains supplying the Pillette Road Section and is sold to Tecumseh at wholesale rates.

In the Pillette Road section, the rates have been based on the conveniences enjoyed by the individual consumer, but in the Remington Park and Sandwich West Sections, consumers have been billed at a straight flat rate, with the result that, although a certain degree of equity has been maintained within the respective sections, there are many inequities as between consumers enjoying similar services yet being located in different sections of the water area.

A survey of the operations of the three sections combined which are operated by Sandwich East, since the inception of the respective sections—the first being formed in 1926; the second in 1927; and the third in 1930—to December 31st, 1932, has been made with the following result:

Revenue:

| | |
|--|-------------|
| Rates entered on yearly Tax Roll | \$19,279.20 |
| Cash Collections and Water Rates | |
| Receivable other than above | 27,565.41 |
| Tecumseh Waterworks refund of cost of installation of meter, etc. | 778.24 |
| Revenue for connections installed | 3,143.83 |
| | <hr/> |
| | \$50,766.68 |

Expenditures:

| | |
|---|-------------|
| Cost of Water | \$44,141.41 |
| Sundry Expenses incidental to formation of areas | 366.18 |
| Cost of installation of key meter and by-pass | 730.00 |
| Cost of installation of meter, etc. re: | |
| Tecumseh Waterworks (see revenue contra) | 778.24 |
| Watermain maintenance and repairs and install- ation of services | 7,743.18 |
| Commissioners' Salaries, etc. | 338.45 |
| | <hr/> |
| | \$54,097.46 |
| | <hr/> |
| Net Loss | \$ 3,330.78 |

It will be noticed from the foregoing statement that the loss to December 31st, 1932, amounted to \$3,330.

This amount, together with administrative costs and uncollectible rates, for which no provision has been made in the past, has been met through general taxation. It will also be noticed from the foregoing that over 41% of the total revenue from water rates has been entered on the yearly Tax Roll and hence only a small part collected in cash as was the case with taxes. The taxes up to and including 1928, were payable in one instalment on December 20th, and from 1929 on, in two instalments—on June 30th and November 30th. Assuming that taxes would be met on these dates, it meant that the Township had to finance the operations of the water sections up to the above dates before collecting its revenue. The remaining 59% of the revenue from water rates in previous years was billed semi-annually. This delayed method of billing has been remedied and bills are now being sent out quarterly.

Steps are also being taken to remove the inequity of raising through general taxation, the cost of maintaining and supplying water. The different sections of the Township should have been considered as one unit or water service and a uniform schedule of rates applicable to all established, based not only on the cost of water consumed, but including maintenance and overhead.

17. HOUSING COMMISSION. In the year 1919 the Housing Commission of the Township of Sandwich East obtained loans of \$54,975. from the Provincial Government in accordance with the terms of The Ontario Housing Act, 1919, and re-loaned same to private individuals for the purpose of constructing dwellings within the municipality. These loans to individuals were secured by Agreements of Sale, requiring an equal monthly payment over a period of twenty years and bearing interest at the rate of 5% (the same rate as paid by the Housing Commission to the Government). It is stipulated in these Agreements that in the event of two or more monthly payments falling in arrears, the Housing Commission has the right to terminate the Agreement.

As collateral security for these loans, the Government required the Township of Sandwich East to issue to it, debentures, twenty in number, for \$4,398. each, covering interest and principal payments each year on the amount borrowed. Of these, nine have since been paid and returned to the Township.

Originally there were fourteen contracts entered into between the Housing Commission and the purchasers under Agreements of Sale. Of these five each have since been assumed by both East Windsor and Riverside, due to annexation of territory, leaving four within and responsible to Sandwich East.

In order that the monthly payments to the Government could be made regularly as they fell due, the Township advanced funds to the Housing Commission to supplement any deficiency in collections. These advances have been made almost continuously since the early life of the contracts, until and during the greater part of 1931, when collections fell off so badly that the Township could not continue to assist the Housing Commission. As a result, the Housing Commission is in arrears in its payments to the Government as well as being indebted to the Township of Sandwich East.

The Government has the right upon default of the Housing Commission to sell the debentures of the Township sufficient to cover the arrears of payments and the Township is required to levy sufficient annually, if such a contingency does arise, for the payment of the debentures so sold.

Submitted below is a balance sheet of the Housing Commission as at December 31st, 1932.

SANDWICH EAST HOUSING COMMISSION

(Ontario Housing Act, 1919)

B a l a n c e S h e e t

at at December 31st, 1932.

ASSETS:

| | |
|-----------------------------|-------------|
| Sales Agreements | \$ 7,491.09 |
| Arrears in Payments | 2,597.56 |
| City of East Windsor— | |
| Sales Agreements taken over | 10,234.67 |
| Arrears in Payments | 5,518.90 |
| Town of Riverside— | |
| Sales Agreements taken over | 8,098.61 |
| Arrears in Payments | 2,133.60 |
| | <hr/> |
| | \$36,074.43 |

LIABILITIES:

| | |
|--|-------------|
| Province of Ontario for Debentures | \$28,667.88 |
| Township of Sandwich East for Advances | 4,720.01 |
| Surplus | 2,686.54 |
| | <hr/> |
| | \$36,074.43 |

From this it will be seen that there is owing to the Provincial Government \$28,667. and to the Township of Sandwich East \$4,720.

Of the four Sandwich East contracts, one is in arrears \$1,173.; one is in arrears \$884.; one is in arrears \$320. and one is in arrears \$220.

Payments on the first two contracts mentioned have been made very indifferently during the past and no payments have been made at all on either of these since 1930. The Housing Commission should have taken steps once these contracts fell in arrears, to enforce payment, thereby protecting itself from the possibility of foreclosure at a later date, which undoubtedly will have to be done in these two cases.

18. BUSINESS ASSESSMENT. This has been of very little value to the Township as a means of producing revenue. It was found in this municipality that there were certain enterprises assessable for business purposes yet upon which no business assessment had been made and considerable revenue has been lost to the Township on this account in past years. This situation has since been rectified with the result that for the year 1933 there was an additional business assessment in the municipality amounting to \$34,320.

19. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of Sandwich East is to those private individuals and others who, in good faith and on the representations of the municipality's administration, from time to time invested their savings in the Township's debentures, and the proceeds of which were utilized by the municipality to provide all the services now possessed by it, namely, schools, local improvements, etc. The amount due to them, as before stated, is \$2,404,572., and no interest has been paid on instalments of this debt maturing after December 1st, 1931.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of Sandwich East is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services: that is to say, to make sure that sufficient income from taxes will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of Sandwich East as a municipality—and that such taxation shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven, that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the substantial amount of arrears and the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Reeve and other members of Council and members of School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression experienced in Sandwich East and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of payment of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

20. SEPARATE SCHOOL BOARDS. No reference has been made in the foregoing to the Separate Schools or their debenture debt.

Separate School supporters of Sandwich East are divided into five sections as follows:

Separate School Section No. 1—A Union School Section with the Separate School Board of the City of East Windsor. The schools are situated in East Windsor.

Separate School Section No. 2—A Union School Section with Separate School Section No. 2 of the Townships of Sandwich South and Maidstone. The School is situated in Sandwich South.

Separate School Section No. 3—This Section is wholly within the Township of Sandwich East.

Separate School Section No. 4—A Union School Section with the Separate School Board of the Town of Tecumseh. This School is situated in Tecumseh.

Separate School Section No. 5—This Section is wholly within the Township of Sandwich East.

The annual expenditures of each of the foregoing union school sections are shared on the basis of the assessment of the respective sections in each of the two or three municipalities, as the case may be, thus maintaining the same mill rate in each municipality.

There are only two school sections in Sandwich East which have obligated themselves by the issue of debentures, they being Section No. 3 and Section No. 5. At December 31st, 1931, the debenture indebtedness of Separate School Section No. 3 was \$14,100. In 1932, tax payments having fallen off to a minimum, this School Section was unable to meet the annual instalment of principal and interest falling due on its debentures and default thereupon ensued.

The indebtedness of Separate School Section No. 5 to the debenture holders at December 31st, 1931, amounted to \$5,684.36, which includes 1931 principal due and unpaid \$429.00 and interest due and unpaid \$196.97, this School Section having defaulted in payment of its debenture obligations in 1931.

Particulars of the debenture indebtedness of each School Section as it existed at December 31, 1932, are set out below:

| | Section No. 3 | Section No. 5 |
|--|---------------|---------------|
| Unmatured Portion of Principal on Debentures | \$13,500.00 | \$4,169.97 |
| Principal Due and Unpaid | 600.00 | 1,317.42 |
| Interest Due and Unpaid | 533.50 | 525.77 |
| Rate of Interest | 5½% | 6½% |
| Year Last Payment Falls Due | 1946 | 1936 |

These debentures are not an obligation of the Township of Sandwich East, but of the individual School Sections. Their adjustment, however, will more or less have to be treated in the same manner as the debentures of the municipality.

21. **ACKNOWLEDGMENTS.** Acknowledgment of the co-operation of the Reeve and Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Reeve and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Chairman,
R. J. MOORE, Secretary.

A S S E T S

C a p i t a l .

| | DEC. 31, 1931 | DEC. 31, 1932 |
|--|----------------|----------------|
| Fire Hydrants | \$ 18,876.04 | \$ 17,199.10 |
| Local Improvements | 1,322,380.80 | 1,198,474.39 |
| Other Municipalities for Local Impts. assumed | 131,382.16 | 114,643.35 |
| Local Impts. assumed from other Municipalities | 64,821.69 | 59,082.99 |
| Public Schools | 177,106.28 | 169,124.50 |
| Other Municipalities for School Debs. assumed | 30,479.13 | 28,691.85 |
| Tile Drain Loans | 1,376.76 | 1,185.98 |
| Town of Riverside for Tile Drain | | |
| Loans Assumed | 173.70 | 142.25 |
| Essex Border Utilities Commission | 27,916.81 | 85,008.72 |
| Sandwich, Windsor & Am'b'g. Railway | 62,813.00 | 62,813.00 |
| Windsor, Essex & Lake Shore Rly. | 56,881.84 | 56,881.84 |
| Housing Commission | 27,781.17 | 28,667.88 |
| Land, Buildings, Equipment, etc. | 17,655.58 | 17,655.58 |
| Properties Acquired at Tax Sales | 1,629.14 | 1,629.14 |
| Properties Registered for non-paym't of taxes | — | 769,055.11* |
| Local Improvements, etc. under Construction | 3,409.25 | — |
| Unsold Debentures for Completed Works | | |
| (Less Reserve) | 13,852.37 | 13,852.37 |
| Owing by Current Account | 233,903.38 | — |
| Total Capital Assets | \$2,192,439.10 | \$2,624,108.05 |

C u r r e n t .

| | | |
|--|----------------|----------------|
| Cash on Hand and in Bank | \$ 8,921.96 | \$ — |
| Taxes Receivable | 721,543.86 | 192,461.74* |
| Debenture Princ. & Int. due and not levied for | 370.08 | 17,576.15 |
| Accounts Receivable | 33,522.98 | 38,102.00 |
| Notes Receivable | 11,000.00 | 11,000.00 |
| Other Municipalities for pay't of Deb. & Coup. | 26,970.16 | 48,269.04 |
| Railway Deficits etc., not levied for | 19,526.72 | 12,997.93 |
| Owing by Capital Account | — | 574,317.61 |
| Total Current Assets | \$ 821,855.76 | \$ 894,724.47 |
| Total Capital and Current Assets | \$3,014,294.86 | \$3,518,832.52 |

* Under "Current" Assets, it will be noticed that "Taxes Receivable" in 1932 show a very large reduction as compared with the same item in 1931. Also, under "Capital" Assets that a new item "Properties Registered for Non-Payment of Taxes" is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them. This also accounts for the large amount shown under "Capital" Liabilities as "Owing to Current Account" and under "Current" Assets as "Owing by Capital Account".

SANDWICH EAST
BALANCE SHEET

LIABILITIES

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|--|----------------|----------------|
| Debentures Issued for Fire Hydrants | \$ 18,876.04 | \$ 17,199.10 |
| Debentures Issued for Local Improvements | 1,453,762.96 | 1,313,117.74 |
| Debentures Assumed from other Municip. | 64,821.69 | 59,082.99 |
| Debentures Issued for Public Schools | 207,585.41 | 197,816.35 |
| Debentures Issued for Tile Drains | 1,550.46 | 1,328.23 |
| Debentures Issued for Current Bank Loans Capitalized | 240,000.00 | 197,424.87 |
| Essex Border Utilities Commssion | 27,916.81 | 85,008.72 |
| Sandwich, Windsor & Amherstb'g. Rly. | 62,813.00 | 62,813.00 |
| Windsor, Essex & Lake Shore Rly. | 56,881.84 | 56,881.84 |
| Province of Ontario re: Housing Com. | 27,781.17 | 28,667.88 |
| Accounts Payable—Local Improvements | 165.00 | 165.00 |
| Bank Loans Payable—Local Improvements | 11,000.00 | 11,000.00 |
| Owing to Current Account | — | 574,317.61* |
| Capital Surplus | 19,284.72 | 19,284.72 |
| Total Capital Liabilities | \$2,192,439.10 | \$2,624,108.05 |

Current.

| | | |
|--|----------------|----------------|
| Bank Overdraft | \$ — | \$ 611.77 |
| Bank Loans Payable | 199,391.36 | 204,159.10 |
| Deb. Prin. & Int. Due & Unpaid, Levied for | 55,490.66 | 286,128.39 |
| Deb. Prin. & Int. Due & Unpaid, Not Levied for | 274.90 | 15,407.54 |
| Other Municipalities for Deb. Prin. & Int. | 9,036.28 | 17,067.28 |
| County of Essex | 21,912.51 | 43,738.65 |
| Accounts Payable | 77,578.93 | 72,678.85 |
| Debenture Levies in Advance of Maturity | 128,579.91 | 113,730.03 |
| Owing to Capital Account | 233,903.38 | — |
| Current Surplus | 95,687.83 | 141,202.86 |
| Total Current Liabilites | \$ 821,855.76 | \$ 894,724.47 |
| Total Capital and Current Liabilities | \$3,014,294.86 | \$3,518,832.52 |

Contingent Liability:

Sandwich, Windsor & Amherstburg Railway \$3,032.92
(Re: Sinking Fund payments and Renewal and Depreciation charges for the fiscal years ending October 31st, 1931 and 1932)

TOWNSHIP OF SANDWICH EAST
STATEMENT OF TAX LEVY, TAX COLLECTIONS
AND ARREARS OF TAXES.

| Year | Amount of Yearly Tax Levy | Collected to Dec. 31st Current Year | Percentage Collected | Collected Jan. 1, to May 1, Foll- owing Year | Total Collected to May 1, Foll- owing Year | Percentage of Total Collected |
|------|---------------------------------|---|-------------------------|---|---|-------------------------------------|
| 1927 | \$265,915. | \$109,118. | 41. % | \$39,314. | \$148,432. | 55.8% |
| 1928 | 291,043. | 100,500. | 34.6% | 46,263. | 146,763. | 50.4% |
| 1929 | 314,630. | 131,750. | 41.9% | 22,977. | 154,727. | 49.2% |
| 1930 | 337,274. | 118,030. | 35. % | 15,033. | 133,063. | 39.5% |
| 1931 | 379,367. | 100,200. | 26.4% | 14,842. | 115,042. | 30.3% |
| 1932 | 291,183. | 57,972. | 20. % | 5,162. | 63,134. | 21.7% |

Total Unpaid Taxes at December 31, 1927 \$205,495.

Total Unpaid Taxes at December 31, 1928 292,038.

Total Unpaid Taxes at December 31, 1929 344,204.

Total Unpaid Taxes at December 31, 1930 449,402.

Total Unpaid Taxes at December 31, 1931 721,544.

Total Unpaid Taxes at December 31, 1932 192,462*

Total Unpaid Taxes at May 31, 1933 177,321.

* This is after deducting taxes against Properties Registered amounting to \$769,055. (See Paragraph 14 of Report).

TOWNSHIP OF SANDWICH EAST

STATEMENT OF BANKING POSITION

at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Bank Loans Payable - Current | \$101,000.00 | \$118,000.00 | \$158,800.00 | \$261,500.00 | \$199,391.36 | \$204,159.10 |
| Bank Loans Payable Local Improvement | 142,256.35 | 147,400.00 | 111,000.00 | 39,900.00 | 11,000.00 | 11,000.00 |
| | <u>\$243,256.35</u> | <u>\$265,400.00</u> | <u>\$269,800.00</u> | <u>\$301,400.00</u> | <u>\$210,391.36</u> | <u>\$215,159.10</u> |
| Cash on Deposit | 13,089.13 | 34,184.57 | 6,851.14 | — | 8,921.96 | — |
| Bank Overdraft | — | — | — | 11,512.26 | — | 611.77 |
| | <u>\$230,167.22</u> | <u>\$231,215.43</u> | <u>\$262,948.86</u> | <u>\$312,912.26</u> | <u>\$201,469.40</u> | <u>\$215,770.87</u> |

NOTE 1. Bank Loans Payable—Current, at December 31st, 1931 are after deducting current loans funded by the issue of debentures, amounting to \$240,000.00, on the security of arrears of taxes for the years 1930 and prior thereto.

NOTE 2. During the above years only one bank account was recorded on the books of the Township, through which was received and disbursed both capital and current funds, hence it has been found impossible to segregate the above cash on deposit or overdraft, as the case may be, as between Capital funds and Current funds.

TOWNSHIP OF SANDWICH EAST

STATEMENT OF ADMINISTRATIVE AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| Administration and General | \$ 39,843.71 | \$ 36,422.96 | \$ 35,406.38 | \$ 41,193.82 | \$ 43,168.00 | \$ 49,011.88 |
| Police Protection | 3,932.85 | 5,325.20 | 4,025.94 | 4,773.21 | 5,566.12 | 3,528.07 |
| Fire Protection | — | — | 309.00 | 1,755.00 | 2,115.00 | 610.00 |
| Board of Works | 19,449.24 | 13,338.13 | 12,501.29 | 18,533.63 | 5,728.06 | 2,900.39 |
| Charity and Welfare | 3,472.48 | 3,650.78 | 2,615.35 | 3,485.19 | 9,042.49 | 10,005.19 |
| Hospitals—Care of Indigents | 1,171.64 | 1,099.83 | 1,293.52 | 1,631.68 | 1,285.77 | 4,057.80 |
| Board of Health | 815.90 | 2,389.98 | 2,465.61 | 2,744.37 | 2,029.43 | 1,194.10 |
| Rubbish and Garbage Collection | — | — | 1,112.15 | 2,870.07 | 1,948.04 | 93.01 |
| Erection of Municipal Offices, etc. | 13,549.38 | — | — | — | — | — |
| Judicial Inquiry | — | 2,300.00 | 8,412.71 | — | — | — |
| Special Audit and Investigation | — | — | — | 6,190.96 | — | — |
| Special Audit, etc. re: Water Appeal | — | — | — | — | 1,702.50 | — |
| County Rates | 20,150.51 | 21,145.84 | 21,014.31 | 27,249.60 | 21,912.51 | 22,201.15 |
| Sandwich, Windsor & Am'b'g Rly Deficit | — | — | — | — | 4,697.68 | 3,283.29 |
| Windsor, Essex & L. S. Rly. Deficit | — | — | — | 2,680.58 | 5,637.19 | 5,856.59 |
| Essex Border Utilities Comm. for: | — | — | — | — | — | — |
| General Purposes | — | 1,016.66 | 816.66 | 827.82 | 806.80 | 837.10 |
| Debentures | — | — | — | — | 2,636.70 | 2,157.30 |
| | \$102,385.71 | \$ 86,689.38 | \$ 89,972.92 | \$113,935.93 | \$108,276.29 | \$105,735.87 |

STATEMENT OF SUNDRY REVENUES

| | | | | | | |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|-------------|
| Police Fines | \$ 4,326.50 | \$ 6,777.50 | \$ 5,241.00 | \$ 4,923.00 | \$ 3,283.50 | \$ 1,635.00 |
| Dog Taxes | 724.00 | 650.00 | 760.00 | 674.00 | 727.50 | 648.00 |
| Licenses and Permit Fees | 5.00 | 177.50 | 58.00 | 271.50 | 197.13 | 22.00 |
| Interest and Tax Penalties | 1,317.08 | 1,836.86 | 1,790.07 | 1,723.76 | 910.17 | 813.98 |
| Grants on Roads | 8,008.98 | 10,478.15 | 5,026.36 | 3,766.94 | 4,775.40 | 3,600.98 |
| Railway Tax Refunds | 36.91 | 83.41 | 46.91 | 46.71 | 61.21 | 72.51 |
| Fees re: Searching Land Titles | — | — | — | 55.00 | 71.00 | 72.00 |
| Interest Received | 949.39 | 1,163.22 | 1,020.89 | 1,168.16 | 393.36 | 169.04 |
| Judicial Inquiry Expense Recovered | — | — | 5,057.00 | — | — | — |
| County Grant on Intersections | 5,397.46 | — | — | — | — | — |
| County Grant re: Suburban Area Comm. | 241.21 | 263.29 | 11.19 | — | — | — |
| Miscellaneous | 234.00 | 91.18 | 73.72 | 377.11 | 17.80 | 172.00 |
| | \$ 21,240.53 | \$ 21,521.11 | \$ 19,085.14 | \$ 13,006.18 | \$ 10,437.07 | \$ 7,205.51 |

TOWNSHIP OF SANDWICH EAST

STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 | 1933 |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Liable for all Taxation: | | | | | | | |
| Land | \$3,657,465. | \$3,870,836. | \$4,075,086. | \$4,167,936. | \$4,241,770. | \$4,174,780. | \$2,186,990. |
| Buildings | 524,920. | 588,480. | 638,370. | 725,860. | 761,225. | 784,830. | 684,440. |
| Business | 2,350. | 2,450. | 3,050. | 3,600. | 4,400. | 4,450. | 38,770. |
| Total Taxable Assessment | \$4,184,735. | \$4,461,766. | 4,716,506. | \$4,897,396. | \$5,007,395. | \$4,964,060. | \$2,910,200. |
| Add Exempted Property—Statutory | 62,790. | 82,200. | 88,900. | 89,540. | 109,670. | 109,620. | 128,770. |
| —Registration | | | | | | | 1,442,090. |
| Gross Assessment | \$4,247,525. | \$4,543,966. | \$4,805,406. | \$4,986,936. | \$5,117,065. | \$5,073,680. | \$4,481,060. |

Assessments of Various School Sections:

| | | | | | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Union Public School Sec. No. 1 | \$ 23,280. | \$ 32,360. | \$ 34,150. | \$ 34,150. | \$ 30,330. | \$ 30,330. | \$ 16,650. |
| Public School Section No. 3 | 719,535. | 805,914. | 874,164. | 848,815. | 949,740. | 876,850. | 572,900. |
| Public School Section No. 5 | 1,111,015. | 1,377,042. | 1,493,032. | 1,552,115. | 1,609,115. | 1,731,780. | 1,064,470. |
| Public School Section No. 6 | 261,735. | 229,920. | 230,880. | 204,590. | 251,060. | 244,750. | 176,090. |
| Union Public School Sec. No. 20 | 371,640. | 334,970. | 354,240. | 377,980. | 390,910. | 237,620. | 108,710. |
| Total Public School Assessment | \$2,487,205. | \$2,780,206. | \$2,986,466. | \$3,017,650. | \$3,231,155. | \$3,121,330. | \$1,938,820. |

| | | | | | | | |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Union Sep. School Sec. No. 1 | \$ 533,140. | \$ 579,520. | \$ 598,060. | \$ 655,096. | \$ 664,330. | \$ 700,750. | \$ 263,420. |
| Union Sep. School Sec. No. 2 | 67,200. | 69,200. | 71,460. | 94,120. | 91,380. | 91,800. | 66,300. |
| Separate School Sec. No. 3 | 461,120. | 438,040. | 468,520. | 503,895. | 417,800. | 432,840. | 310,070. |
| Union Sep. School Sec. No. 4 | 123,590. | 173,010. | 178,460. | 164,920. | 165,840. | 177,260. | 128,830. |
| Separate School Section No. 5 | 512,480. | 421,790. | 413,540. | 461,715. | 436,890. | 440,080. | 202,760. |
| Total Separate School Assessment | \$1,697,530. | \$1,681,560. | \$1,730,040. | \$1,879,746. | \$1,776,240. | \$1,842,730. | \$ 971,380. |
| | \$4,184,735. | \$4,461,766. | \$4,716,506. | \$4,897,396. | \$5,007,395. | \$4,964,060. | \$2,910,200. |

Special Areas Assessed for Specific Purposes:

| | | | | | | | |
|---------------------------------------|---|---|--------------|--------------|--------------|--------------|--|
| E. B. U. Commission and Fire Hydrants | — | — | \$3,383,500. | \$3,650,356. | \$3,644,225. | \$3,639,890. | |
| Windsor, Essex & Lake Shore Rly. | — | — | — | — | — | 2,598,120. | |

STATEMENT OF DEBENTURE INDEBTEDNESS AS AT DECEMBER 31st.

| Issued for— | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Local Improvements | \$1,434,379.39 | \$1,560,704.70 | \$1,611,600.12 | \$1,577,619.70 | \$1,453,762.96 | \$1,313,117.74 |
| Tile Drains | 1,824.42 | 2,155.84 | 1,963.74 | 1,762.10 | 1,550.46 | 1,328.23 |
| Fire Hydrants | — | — | — | 20,465.55 | 18,876.04 | 17,199.10 |
| Public Schools: Sec. No. 2 | 12,060.53 | 11,345.62 | 10,587.81 | 9,784.53 | 8,933.06 | 8,030.50 |
| Sec. No. 3 | 52,055.11 | 50,401.72 | 48,590.39 | 46,717.94 | 44,781.01 | 42,676.05 |
| Sec. No. 5 | 118,139.12 | 114,479.66 | 124,665.03 | 127,522.67 | 122,371.24 | 116,903.16 |
| Sec. No. 20 | 10,740.22 | 35,000.58 | 33,893.83 | 32,728.06 | 31,500.10 | 30,206.64 |
| Current Bank Loans Capitalized | — | — | — | — | 240,000.00 | 197,424.87 |
| | \$1,629,198.79 | \$1,774,088.12 | \$1,831,300.92 | \$1,816,600.55 | \$1,921,774.87 | \$1,726,886.29 |
| Assumed from: | | | | | | |
| City of E. Windsor for Loc. Impts. | — | — | 12,013.57 | 11,669.03 | 11,305.54 | 10,922.03 |
| Town of W'ville for Local Impts. | — | 68,099.66 | 63,473.65 | 58,616.33 | 53,516.15 | 48,160.96 |
| | \$1,629,198.79 | \$1,842,187.78 | \$1,906,788.14 | \$1,886,885.91 | \$1,986,596.56 | \$1,785,969.28 |

NOTE—Of the Debenture Indebtedness at December 31st, 1932, there is payable by other municipalities for debentures assumed as follows:

| | Local | Public | Tile |
|------------------------|--------------|--------------|--------------|
| Improvements | Drains | Schools | Total |
| City of East Windsor | \$ 13,227.29 | \$ — | \$ 13,227.29 |
| Town of Riverside | 39,616.19 | 8,030.50 | 47,788.94 |
| Town of Tecumseh | 57,609.22 | — | 57,609.22 |
| Twp. of Sandwich West | 4,190.65 | 12,384.73 | 16,575.38 |
| Twp. of Sandwich South | — | 8,276.62 | 8,276.62 |
| | \$114,643.35 | \$ 28,691.85 | \$ 142.25 |
| | | | \$143,477.45 |

In addition to the above debenture indebtedness, there was principal and interest due and unpaid at December 31st, 1931 and December 31st, 1932, as follows:

| | December 31, 1931 | | December 31, 1932 | |
|---------------------|--------------------|--------------------|---------------------|---------------------|
| | Principal | Interest | Principal | Interest |
| Local Improvements | \$31,034.82 | \$16,749.81 | \$171,680.04 | \$ 97,727.70 |
| Tile Drains | 29.95 | 10.20 | 252.18 | 87.91 |
| Fire Hydrants | — | 7.40 | 1,676.94 | 1,045.58 |
| Public Schools | 3,565.43 | 4,367.95 | 13,334.49 | 15,731.09 |
| | <u>\$34,630.20</u> | <u>\$21,135.36</u> | <u>\$186,943.65</u> | <u>\$114,592.28</u> |
| City of E. Windsor | 363.51 | 641.77 | 383.51 | 621.77 |
| Town of Walkerville | 5,100.18 | 2,930.82 | 10,455.37 | 5,606.63 |
| | <u>\$40,093.89</u> | <u>\$24,707.95</u> | <u>\$197,782.53</u> | <u>\$120,820.68</u> |

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Under Debentures issued for: | | | | | | |
| Local Improvem'ts, Owners' Share | \$101,556.48 | \$138,941.27 | \$155,658.08 | \$170,271.33 | \$173,895.12 | \$174,340.64 |
| Local Improvem'ts, Twp's Share | 15,749.66 | 22,831.56 | 21,326.50 | 24,421.74 | 30,337.45 | 31,043.68 |
| Tile Drains | 219.64 | 259.79 | 259.79 | 259.79 | 259.79 | 259.79 |
| Fire Hydrants | — | — | — | — | 2,715.12 | 2,715.12 |
| Public Schools | | | | | | |
| Section No. 3 | 2,761.42 | 4,463.92 | 4,532.42 | 4,495.67 | 4,458.92 | 4,522.17 |
| Section No. 5 | 6,757.09 | 10,057.07 | 10,282.34 | 11,467.48 | 12,170.96 | 12,202.20 |
| Section No. 20 | 421.01 | 421.01 | 938.30 | 938.30 | 938.30 | 938.30 |
| Current Bank Loans Capitalized | — | — | — | — | — | 56,975.17 |
| | \$127,465.30 | \$176,974.62 | \$192,997.43 | \$211,854.31 | \$224,775.66 | \$282,997.07 |

NOTE: 1. Debt Charges for Local Improvements, Tile Drains and Public Schools are after adding and deducting respectively, debt charges on debentures assumed from and by Other Municipalities.

2. Debt Charges for Local Improvements—Owners' Share and Tile Drains are a direct charge against the benefitting property.

3. Debt Charges for Fire Hydrants are charged against the area provided with this service which is more specifically defined as the Essex Border Utilities Commission Area.

TOWNSHIP OF SANDWICH EAST

COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | | 1932 | | 1933 | |
|---------------------------------|---------------------|--------------------|---------------------|--------------------|----------------------|--------------------|
| | Assessment | Total Mill Rate | Assessment | Total Mill Rate | Assessment | Total Mill Rate |
| Union Public School Sec. No. 1 | \$ 30,330. | 25.5 | \$ 30,330. | 21.7 | \$ 16,650. | 29. |
| Public School Section No. 3 | 949,740. | 39. | 876,850. | 22.1 | 572,900. | 33. |
| Public School Section No. 5 | 1,609,115. | 38.3 | 1,731,780. | 24.3 | 1,064,470. | 33.5 |
| Public School Section No. 6 | 251,060. | 21.2 | 244,750. | 20.6 | 176,090. | 29. |
| Union Public School Sec. No. 20 | 390,910. | 27.3 | 237,620. | 24.3 | 108,710. | 28.5 |
| | <u>\$3,231,155.</u> | | <u>\$3,121,330.</u> | | <u>\$1,938,820.</u> | |
| Union Sep. School Sec. No. 1 | \$ 664,330. | 33. | \$ 700,750. | 21.2 | \$ 263,420. | 35. |
| Union Sep. School Sec. No. 2 | 91,380. | 29. | 91,800. | 17.5 | 66,300. | 31. |
| Separate School Sec. No. 3 | 417,800. | 27. | 432,840. | 19. | 310,070. | 27. |
| Union Sep. School. Sec. No. 4 | 165,840. | 31. | 177,260. | 19.9 | 128,830. | 35. |
| Separate School Section No. 5 | 436,890. | 24.8 | 440,080. | 21.2 | 202,760. | 30.5 |
| | <u>\$1,776,240.</u> | | <u>\$1,842,730.</u> | | <u>\$ 971,380.</u> | |
| | <u>\$5,007,395.</u> | | <u>\$4,964,060.</u> | | <u>\$2,910,200.*</u> | |

* Reduced Assessment due to heavy registration of property for non-payment of taxes. (See paragraph 14 of Report)
 NOTE: For details of Total Mill Rates see Statement following.

DETAILS OF TOTAL MILL RATES FOR THE YEARS 1931 - 1932 - 1933

| Public School Sections, Nos. | | | | | | | | | | | | Separate School Sections, Nos. | | | | |
|-----------------------------------|--|--|--|--|--|--|--|--|--|--|--|--------------------------------|------|------|------|------|
| 1 9 3 1 | | | | | | | | | | | | 1 | 2 | 3 | 4 | 5 |
| General and County Rate | | | | | | | | | | | | 17. | 17. | 17. | 17. | 17. |
| Special School Rate | | | | | | | | | | | | 5.5 | 17. | 16.3 | 1.2 | 5.3 |
| General School Rate (Public Only) | | | | | | | | | | | | 3. | 3. | 3. | 3. | 3. |
| Rates in Special Areas: | | | | | | | | | | | | 2. | 2. | 2. | 2. | 2. |
| E. B. U. C. and Fire Hydrants | | | | | | | | | | | | 25.5 | 39. | 38.3 | 21.2 | 27.3 |
| 1 9 3 2 | | | | | | | | | | | | 17.5 | 17.5 | 17.5 | 17.5 | 17.5 |
| General and County Rate | | | | | | | | | | | | 1.1 | | | | |
| Special School Rate | | | | | | | | | | | | 3.1 | 3.1 | 3.1 | 3.1 | 1.5 |
| General School Rate (Public Only) | | | | | | | | | | | | | | | 2.4 | |
| Rates in Special Areas: | | | | | | | | | | | | 1.5 | 1.5 | 1.5 | | 1.5 |
| E. B. U. C. and Fire Hydrants | | | | | | | | | | | | | 2.2 | 2.2 | | 2.2 |
| W. E. & L. S. Railway Deficit | | | | | | | | | | | | 21.7 | 22.1 | 24.3 | 20.6 | 24.3 |
| 1 9 3 3 | | | | | | | | | | | | | 17.5 | 19. | 19.9 | 21.2 |
| General and County Rate | | | | | | | | | | | | 20. | 20. | 20. | 20. | 20. |
| Special School Rate | | | | | | | | | | | | 4. | 7.5 | 8. | 4. | 3. |
| General School Rate (Public Only) | | | | | | | | | | | | 5. | 5. | 5. | 5. | 5. |
| Rates in Special Areas: | | | | | | | | | | | | .5 | .5 | .5 | .5 | .5 |
| E. B. U. C. and Fire Hydrants | | | | | | | | | | | | | | | | |
| W. E. & L. S. Railway Deficit | | | | | | | | | | | | 29. | 33. | 33.5 | 29. | 28.5 |
| | | | | | | | | | | | | | 35. | 31. | 27. | 35. |
| | | | | | | | | | | | | | | | | 30.5 |

NOTE: 1. Blank spaces opposite "Special School Rates" in 1932 denote surplus sufficient to meet the year's expenditures.

2. Rates in Special Areas apply only to those School Sections within the respective areas.

3. The levy for the W. E. & L. S. Railway Deficit was first required and made in 1932. In 1933 no levy was made for this deficit.

TOWNSHIP OF SANDWICH EAST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST

| Year | Local Improvements | | Fire Hydrants | | Tile Drains | |
|------|--------------------|--------------|---------------|------------|-------------|----------|
| | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 145,309.10 | \$ 73,128.75 | \$ 1,769.17 | \$ 945.95 | \$ 233.36 | \$ 66.58 |
| 1934 | 146,717.28 | 64,880.29 | 1,866.47 | 848.65 | 89.63 | 54.91 |
| 1935 | 151,046.20 | 56,585.69 | 1,969.13 | 745.99 | 94.17 | 50.37 |
| 1936 | 130,429.32 | 48,032.84 | 2,077.43 | 637.69 | 98.89 | 45.65 |
| 1937 | 124,197.45 | 40,689.70 | 2,191.69 | 523.43 | 63.74 | 40.65 |
| 1938 | 88,797.35 | 33,738.27 | 2,312.23 | 402.89 | 66.97 | 37.42 |
| 1939 | 75,609.50 | 29,043.12 | 2,439.41 | 275.71 | 70.33 | 34.06 |
| 1940 | 67,570.63 | 24,783.20 | 2,573.57 | 141.55 | 73.82 | 30.57 |
| 1941 | 62,750.08 | 21,061.98 | | | 77.52 | 26.87 |
| 1942 | 63,831.26 | 17,508.08 | | | 81.35 | 23.04 |
| 1943 | 59,418.57 | 13,947.91 | | | 85.39 | 19.00 |
| 1944 | 52,002.76 | 10,736.53 | | | 89.69 | 14.70 |
| 1945 | 41,655.48 | 7,905.02 | | | 94.12 | 10.27 |
| 1946 | 39,389.57 | 5,694.49 | | | 34.65 | 5.50 |
| 1947 | 40,531.40 | 3,658.27 | | | 36.40 | 3.75 |
| 1948 | 9,632.46 | 1,327.37 | | | 38.20 | 1.95 |
| 1949 | 6,446.39 | 796.39 | | | | |
| 1950 | 4,344.58 | 424.34 | | | | |
| 1951 | 1,665.07 | 223.50 | | | | |
| 1952 | 1,773.29 | 115.27 | | | | |
| | \$1,313,117.74 | \$454,281.01 | \$17,199.10 | \$4,521.86 | \$1,328.23 | \$465.29 |

TOWNSHIP OF SANDWICH EAST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Public School Sec. No. 2 (Payable by Town of Riverside) | | | | Public School Sec. No. 5 | | | | Public School Section No. 20 41. % Payable by Sand. West 27.4 % Payable by Sand. South 31.6 % Payable by Sand. East | | | |
|------|--|-------------|------------|------------|--------------------------|-------------|-------------|-------------|--|----------|-----------|----------|
| | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 2,176.73 | \$ 2,303.44 | \$ 956.71 | \$ 481.84 | \$ 5,796.93 | \$ 6,431.20 | \$ 1,362.45 | \$ 1,606.83 | | | | |
| 1934 | 2,252.45 | 2,185.72 | 1,014.12 | 424.44 | 6,138.68 | 6,110.14 | 1,435.13 | 1,534.15 | | | | |
| 1935 | 2,432.34 | 2,063.83 | 1,074.95 | 363.59 | 6,494.04 | 5,770.16 | 1,511.68 | 1,457.60 | | | | |
| 1936 | 2,516.62 | 1,932.30 | 1,139.46 | 299.09 | 6,863.78 | 5,410.53 | 1,592.32 | 1,376.96 | | | | |
| 1937 | 2,705.53 | 1,796.14 | 1,207.84 | 230.72 | 7,248.73 | 5,030.38 | 1,677.26 | 1,292.02 | | | | |
| 1938 | 2,799.34 | 1,649.83 | 1,280.30 | 158.25 | 7,649.74 | 4,628.89 | 1,766.75 | 1,202.53 | | | | |
| 1939 | 2,998.30 | 1,498.37 | 1,357.12 | 81.43 | 7,967.72 | 4,205.15 | 1,861.00 | 1,108.28 | | | | |
| 1940 | 3,202.70 | 1,336.22 | | | 8,503.63 | 3,763.41 | 1,960.28 | 1,009.00 | | | | |
| 1941 | 3,312.86 | 1,163.06 | | | 8,958.46 | 3,292.21 | 2,064.87 | 904.41 | | | | |
| 1942 | 3,529.06 | 983.86 | | | 9,433.30 | 2,795.69 | 2,175.03 | 794.25 | | | | |
| 1943 | 3,651.66 | 793.01 | | | 9,929.29 | 2,272.74 | 2,291.08 | 678.20 | | | | |
| 1944 | 3,881.00 | 595.42 | | | 10,447.59 | 1,722.16 | 2,413.32 | 555.96 | | | | |
| 1945 | 4,117.46 | 385.46 | | | 9,639.77 | 1,162.05 | 2,542.09 | 427.19 | | | | |
| 1946 | 1,500.00 | 162.75 | | | 8,631.50 | 635.23 | 1,757.26 | 291.55 | | | | |
| 1947 | 1,600.00 | 84.00 | | | 3,200.00 | 168.00 | 1,849.51 | 199.30 | | | | |
| 1948 | | | | | | | 1,946.61 | 102.20 | | | | |
| | \$42,676.05 | \$18,933.41 | \$8,030.50 | \$2,039.36 | \$116,903.16 | \$53,397.94 | \$30,206.64 | \$14,540.43 | | | | |

TOWNSHIP OF SANDWICH EAST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| Year | Local Improvements East Windsor (Assumed) | | Local Improvements Walkerville (Assumed) | | Bank Loans Capitalized | | TOTAL | |
|------|--|-------------|---|-------------|------------------------|--------------|----------------|--------------|
| | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$ 404.59 | \$ 600.69 | \$ 5,622.96 | \$ 2,408.04 | \$ 45,129.64 | \$ 11,845.49 | \$ 208,761.63 | \$ 99,818.81 |
| 1934 | 426.86 | 578.42 | 5,904.11 | 2,126.89 | 47,837.42 | 9,137.71 | 213,682.15 | 87,881.32 |
| 1935 | 450.32 | 554.96 | 6,199.31 | 1,831.69 | 50,707.67 | 6,267.46 | 221,979.80 | 75,691.34 |
| 1936 | 475.09 | 530.19 | 6,509.28 | 1,521.72 | 53,750.14 | 3,224.99 | 205,452.33 | 63,011.96 |
| 1937 | 501.21 | 504.07 | 6,834.74 | 1,196.26 | | | 146,628.19 | 51,303.37 |
| 1938 | 528.78 | 476.50 | 7,176.47 | 854.53 | | | 112,377.93 | 43,149.11 |
| 1939 | 557.85 | 447.43 | 1,794.20 | 495.70 | | | 94,655.43 | 37,189.25 |
| 1940 | 588.53 | 416.75 | 1,883.91 | 405.99 | | | 86,357.08 | 31,886.69 |
| 1941 | 620.90 | 384.38 | 1,978.11 | 311.79 | | | 79,762.81 | 27,144.70 |
| 1942 | 655.04 | 350.24 | 2,077.01 | 212.89 | | | 81,782.06 | 22,668.05 |
| 1943 | 691.06 | 314.22 | 2,180.86 | 109.04 | | | 78,247.91 | 18,134.12 |
| 1944 | 729.06 | 276.22 | | | | | 69,563.41 | 13,900.99 |
| 1945 | 769.16 | 236.12 | | | | | 58,818.08 | 10,126.11 |
| 1946 | 811.46 | 193.82 | | | | | 52,124.44 | 6,983.34 |
| 1947 | 856.09 | 149.19 | | | | | 48,073.40 | 4,262.51 |
| 1948 | 903.17 | 102.11 | | | | | 12,520.44 | 1,533.63 |
| 1949 | 952.86 | 52.42 | | | | | 7,399.25 | 848.81 |
| 1950 | | | | | | | 4,344.58 | 424.34 |
| 1951 | | | | | | | 1,665.07 | 223.50 |
| 1952 | | | | | | | 1,773.29 | 115.27 |
| | \$10,922.03 | \$ 6,167.73 | \$48,160.96 | \$11,474.54 | \$197,424.87 | \$30,475.65 | \$1,785,969.28 | \$596,297.22 |

TOWNSHIP OF SANDWICH EAST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| | Separate Schools | | | |
|------|------------------|------------|---------------|----------|
| | Section No. 3 | | Section No. 5 | |
| | Principal | Interest | Principal | Interest |
| 1933 | \$ 700.00 | \$ 723.25 | \$ 946.17 | \$271.05 |
| 1934 | 700.00 | 684.75 | 1,007.68 | 209.54 |
| 1935 | 700.00 | 646.25 | 1,073.18 | 144.04 |
| 1936 | 800.00 | 605.00 | 1,142.94 | 74.28 |
| 1937 | 800.00 | 561.00 | | |
| 1938 | 900.00 | 514.25 | | |
| 1939 | 900.00 | 464.75 | | |
| 1940 | 1,000.00 | 412.50 | | |
| 1941 | 1,000.00 | 357.50 | | |
| 1942 | 1,100.00 | 299.75 | | |
| 1943 | 1,100.00 | 239.25 | | |
| 1944 | 1,200.00 | 176.00 | | |
| 1945 | 1,300.00 | 107.25 | | |
| 1946 | 1,300.00 | 35.75 | | |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | \$13,500.00 | \$5,827.25 | \$4,169.97 | \$698.91 |

TOWNSHIP OF SANDWICH EAST

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 | 1933 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Taxable Assessment | \$4,184,735. | \$4,461,766. | \$4,718,506. | \$4,897,396. | \$5,007,395. | \$4,964,060. | \$2,910,200. |
| Population | 3,980 | 4,318 | 4,629 | 4,774 | 5,476 | 5,542 | 5,282 |
| Per Capita Assessment | \$ 1,051. | \$ 1,033. | \$ 1,019. | \$ 1,026. | \$ 914. | \$ 895. | \$ 551. |
| Debenture Indebtedness per \$1,000. | | | | | | | |
| Assessment (as at Dec. 31st) | \$ 389. | \$ 413. | \$ 404. | \$ 385. | \$ 396. | \$ 360. | \$ 542. |
| Debenture Indebtedness, including instalments of Princ. and Int. due and unpaid, per \$1,000. | | | | | | | |
| Assessment. (as at Dec. 31st) | \$ — | \$ — | \$ — | \$ — | \$ 409. | \$ 424. | \$ 757. |
| Yearly Debt Charges per \$1,000. Assessment | \$ 30. | \$ 39. | \$ 41. | \$ 43. | \$ 44. | \$ 57. | \$ 97. |
| Per Capita Debenture Indebtedness (as at December 31st) | \$ 409. | \$ 426. | \$ 412. | \$ 395. | \$ 363. | \$ 322. | \$ 298. |
| Per Capita Debenture Indebtedness including instalments of Princ. & Int. due and unpaid (as at December 31st) | \$ — | \$ — | \$ — | \$ — | \$ 374. | \$ 379. | \$ 417. |
| Per Capita Yearly Debt Charges | \$ 32. | \$ 41. | \$ 42. | \$ 44. | \$ 41. | \$ 51. | \$ 53. |
| Land Assessment per Acre | \$ 273. | \$ 289. | \$ 304. | \$ 311. | \$ 316. | \$ 311. | \$ 264. |

THE
HISTORY OF THE
CITY OF BOSTON
FROM 1630 TO 1880
BY
JOHN H. COVINGTON

VOLUME I
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1880



Report of Committee of Supervisors

TOWNSHIP OF SANDWICH WEST

ONTARIO

C o u n c i l l o r s

**E. ROCHELEAU, Reeve
J. CAHILL, Deputy-Reeve
A. J. POST, Councillor
G. H. HEWSON
W. M. DROUILLARD**

**H. E. Bondy, Clerk
F. E. Gignac, Treasurer**

S u p e r v i s o r s

Appointed under the Ontario Municipal Board Act, 1932.

**T. BRADSHAW, Chairman
R. J. MOORE, Secretary
A. J. DUROCHER
A. DROUILLARD
J. APPLETON**

OCTOBER, 1933

**OFFICE OF COMMITTEE OF SUPERVISORS
ROOM 605, CANADA BUILDING
WINDSOR, ONTARIO.**

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Messrs. C. R. McKeown, K.C., Chairman,
J. A. Ellis, Vice-Chairman, and
H. L. Cummings, Commissioners,
Ontario Municipal Board,
Toronto, Ontario.

Dear Sirs:

The Township of Sandwich West having become financially embarrassed, made application by resolution of Council on the 1st day of April, 1932, to the Ontario Municipal Board to come under Part VI of the Ontario Municipal Board Act, 1932. The Board, in accordance with the provisions of the Act, thereupon appointed a Committee of Supervisors, composed of the following five persons: T. Bradshaw, Chairman; A. J. Durocher; A. Drouillard; J. Appleton and R. J. Moore.

The Committee promptly met, organized, and appointed Mr. R. J. Moore, one of their number, to be its Secretary.

1. SURVEY. The first step taken was to ascertain the existing condition of the municipality and, by a survey of its past, to discover the underlying reasons leading up to its unfortunate situation.

2. TAX PAYMENTS. Perhaps no one factor in the affairs of a municipality indicates so clearly the trend of its operations—its strength and its weakness—as the way in which the ratepayers meet levies made upon them for taxes. That factor reveals ability to meet taxes levied; the efficiency of the administration; as well as the judgment of taxpayers as to whether expenditures, assessment, and tax rate are regarded as reasonable or otherwise.

The taxes levied for the year 1927 amounted to \$154,073., of which \$102,910. or 66.8% was paid to May 1st, 1928. For the following year, 1928, payments on that year's levy dropped to 63.2%, but on the 1929 levy, payments increased to 69.5%. For the year 1930 payments fell off badly when only 33.2% was paid to May 1st, 1931, less than one-half of the percentage paid on the previous year's levy, and for the year 1931, the year preceding that in which Council asked for the appointment of Supervisors, payments further declined when only 26.4% was paid to July 1st, 1932, the date the unpaid taxes on the 1931 Roll were returned as arrears.

For the years 1927 to 1930, inclusive, the Municipality, in making up its budget of income and expenditure, had assumed that 100% of the taxes levied would be paid and based its annual expenditures accordingly, not making any provision for uncollectible taxes. For the following year, 1931, this practice was changed and a special rate was imposed, amount-

ing to over \$100,000. to supplement any deficiency in collections; but even that proved to be insufficient by over \$350,000. on the basis of what actually was paid on the 1931 levy to the 1st of July, 1932. As the Township was only collecting in these five years from 26% to 70% of its main income, financial difficulty was inevitable.

3. ARREARS OF TAXES. At the close of 1927, unpaid taxes amounted to \$33,211., and these in succeeding years gradually increased as follows:

At the close of 1928 they amounted to \$ 93,327.

At the close of 1929 they amounted to 111,432.

At the close of 1930 they amounted to 206,282.

At the close of 1931 they amounted to 435,686.

These amounts, however, do not include the current year's tax levy for the respective years, the extraordinary and improper method having been adopted of making taxes payable in the year following that for which the levies were made. Actually the total unpaid taxes at December 31, 1931, including those levied for the year 1931 and not included in the above total, would amount to \$1,069,743., or over 168% of the 1931 levy for current taxes.

As the Township failed to collect its revenue or to reduce expenditures, the line of least resistance was followed by resorting to heavy bank borrowings.

4. BANK BORROWINGS. One of the most serious weaknesses in the administration of the Township's affairs was the deferring of the demand for payment of taxes until February of the year following that for which the taxes were levied or until one month after the whole year's expenditures had been made. The following of this unwarranted and indefensible course necessitated the obtaining of unduly heavy loans from their banker to finance the current year's operations. The records show that at the close of 1927 the Township owed its banker on current account \$71,274. At the close of 1928, this indebtedness was reduced to \$54,460.; but at the close of the next year it increased to \$123,935. At the close of the following year, 1930, notwithstanding the increase in tax collections on the previous year's Roll, bank borrowings had increased to \$195,668., and at the close of 1931, when tax collections on the 1930 Roll dropped to 33.2%, bank borrowings had increased to the maximum amount of \$413,852. In addition, at December 31, 1931, there was owing to the bank on capital account an amount of \$165,901.

5. EXPENDITURES. Beginning with the first year of the review, 1927, and following the record for succeeding years until the close of 1931, expenditures were as follows:

For the year 1927 including debt charges \$139,923.

For the year 1928 including debt charges 187,267.

For the year 1929 including debt charges 244,437.

For the year 1930 including debt charges 336,542.

For the year 1931 including debt charges 493,794.

It will be noticed that each year showed an increase over the previous one and that in the short space of four years, expenditures had increased by no less than 250%. This rate of expenditure greatly increased the ratepayers' burden and indicated clearly that it was beyond their capacity to meet, as exemplified in the diminishing percentage of taxes paid, of those levied. The base of taxation is, of course, the value at which the property in the municipality is assessed and, as will be appreciated, if the base is not sound, taxation revenue must be affected.

6. ASSESSMENTS. Within the period of our survey there has been a tendency, not only in Sandwich West, but in other contiguous municipalities, to endeavour to raise additional tax revenue by either increasing or maintaining abnormally high real property assessment. Individual cases may be quoted where the increased assessments were justified, but generally speaking, the increase within this period was not justifiable. In some instances, assessed values were in excess of market or actual values. The endeavour to maintain from year to year a fairly even tax rate, notwithstanding increased expenditures, has only been accomplished through the increased assessment. Those paying taxes, however, know by bitter experience that a lower tax rate does not always mean an equal or lesser amount in actual dollars and cents demanded for taxes. The following table will show how assessed values have been increased.

In 1927 the assessed value of real property only, was \$4,948,400.

In 1928 the assessed value of real property only, was 5,293,350.

In 1929 the assessed value of real property only, was 6,414,595.

In 1930 the assessed value of real property only, was 6,991,675.

In 1931 the assessed value of real property only, was 7,365,395.

In other words, between the years 1927 and 1931 there was an increase of \$2,416,995., or approximately 49%. Land values were increased 49% and building values had increased over 47%. In 1932 the assessed value of land was reduced by approximately \$847,420., thus lowering the assessed value of real property "Land and Buildings" to \$6,513,925. There can be no doubt that the inflated values lead the administration of the municipality, as well as those dealing in its securities, into a false conception of its potentialities and its ability to sustain its services and to fulfil its financial obligations.

7. DEBENTURE INDEBTEDNESS AND DEBT CHARGES. The debenture indebtedness (including debentures assumed from other municipalities in connection with local improvements and public schools) at the close of 1927 amounted to \$551,385. The following year, owing to the launching out upon an extensive programme of unjustifiable local improvements, this indebtedness had increased to \$1,203,451., or over 118% and in succeeding years, as local improvement works were most injudiciously being undertaken, the debenture indebtedness gradually increased each year as follows:

Debenture Indebtedness at the end of 1929 \$1,378,507.

Debenture Indebtedness at the end of 1930 2,499,984.

Debenture Indebtedness at the end of 1931 2,512,586.

Of the total debenture debt outstanding at the 31st of December, 1931, \$2,466,662. or 98.2% was incurred for local improvements, etc.; \$27,024. or 1.1% for public schools; and \$18,900. or .7% for the deficit of the Academy Bus Line which was capitalized.

The enormous and reckless capital expenditures for local improvements, following a period of unwise real estate speculation, were the main factors causing the serious financial embarrassment of a Township which formerly enjoyed a good reputation. The heavy additional tax charges which had to be levied against properties supposed to benefit by local improvements proved so onerous that in a great many instances it was impossible for the ratepayers to meet them.

Debt charges on the debenture debt contracted, comprising interest and a portion of the principal, had to be met annually from taxation. These in 1927 amounted to \$35,107. Each succeeding year, as the burden of debenture debt was piled up, showed an increase in debt charges over the previous one and in 1931 they amounted to \$323,056. Thus in the short space of four years annual debt charges had increased \$287,949. or over 820%. In view of much of the property being merely speculative and thus unproductive and the decreased earning power of the people and the limited population, the burden of supporting the accumulated debts referred to, presented an impossible situation.

The foregoing sets forth some of the conditions existing at the time Sandwich West sought relief, and now reference will be made to the work carried out during supervision.

8. SUPERVISION. The aim of the Supervisors has been to interfere as little as possible with the operations of the elected Council; on the other hand, an endeavour has been made to secure the co-operation of Council and officials in those essential matters which the Supervisors felt it necessary to have carried out. Certain principles were therefore laid down, among which might be mentioned:

- (a) Preparation and consideration of the estimates for the year in the month of January.
- (b) Once the year's budget had been established, that the expenditures of the municipality should be limited to those estimated.
- (c) No financial obligations to be assumed or expenditure made without first obtaining the approval of the Supervisors.
- (d) The early, energetic and systematic collection of taxes.
- (e) The registration of all unoccupied properties in arrears of taxes two or more years, and of occupied properties in arrears of taxes three or more years.

- (f) All by-laws before becoming effective to be approved by the Supervisors.
- (g) Continuous supervision, including regular business meetings of the Supervisors, at least once a month, with the Reeve or Deputy Reeve and the municipality's chief officials.
- (h) A record of all important decisions made at such meetings.
- (i) The submission at such meetings of (1) statement of receipts and disbursements to date, compared with estimates; (2) statement of arrears and current tax collections; (3) statement of banking and cash position; (4) balance sheet, etc.

9. BUDGET, 1932. When the Supervisors assumed office on May 31st, 1932, no estimate of revenue or expenditure for the year 1932 had been made; consequently no tax rate had been determined or tax bills sent to ratepayers. Already five months of disbursements had been made. Immediately, in conjunction with Council and officials, all items of proposed expenditure were considered, with the view of reducing them to a minimum; every service was gone into, with the object of seeing what could be safely curtailed or eliminated; the personnel of the municipality was investigated to find out if it were overstaffed. The same course was followed with each of the School Sections. In addition, the principle was adopted of a uniform reduction in wages and salaries.

To establish a rate of taxation which would not be burdensome, it was decided that no levy would be made in 1932 for the principal of debentures issued for general purposes, for school purposes, nor for the Township's share of local improvements. Estimates were finally passed on the 8th day of July, 1932 and the tax rate determined.

10. BUDGET, 1933. For the current year, 1933, the work of preparing a budget was carried out much earlier. As no improvement in the general depression had taken place, and as it was with great difficulty that ratepayers were able to meet their taxes, it became evident that it would be necessary to lighten their burden still further, and the following policy was pursued in establishing the year's expenditure for municipal and school purposes.

- (a) Further reduced services.
- (b) Further reduction in salaries and wages.
- (c) Cessation in providing for interest on bank indebtedness as it existed at 31st of December, 1932.
- (d) Deferring of charges for interest and principal on all debentures.
- (e) Assumption that the total expenditures must not be approximately greater than the amount actually realized in cash from the previous year's taxes.

Further, it was the aim of the Supervisors to establish the 1933 budget on the basis that the actual revenue applicable to and received in the year 1933 would be sufficient to cover all the expenditures of that year. It was also decided to make 1933 taxes payable in two equal instalments, the first on the 15th of August and the second on the 15th of November,—with a penalty of 1% per month for non-payment when due—the maximum penalty not to exceed 5%.

11. EXPENDITURES, 1931, 1932, 1933. In order to indicate the results of the policy pursued by the Supervisors, in attempting to control expenditures and reduce taxation, there is given below:

- (a) Expenditures in 1931, the year before supervision.
- (b) Expenditures in 1932, when there was supervision for part of the year.
- (c) Estimated expenditures for 1933, during full supervision.

EXPENDITURES

| | 1931 Actual | 1932 Actual | 1933 Estimated |
|---|----------------|----------------|-------------------|
| Administration and General | \$ 75,215. | \$ 56,505. | \$ 24,214. |
| Police Protection | 1,896. | 1,929. | 147. |
| Fire Protection | 1,005. | 125. | 450. |
| Board of Works | 5,857. | 1,213. | 1,795. |
| Charity and Welfare | 7,202. | 3,485. | 3,666. |
| Hospitals - Care of Indigents | 1,345. | 2,569. | 2,000. |
| Board of Health | 2,386. | 1,331. | 223. |
| E.B.U.C. - General Purposes, Sewers, Maintenance, etc. | 1,843. | 2,121. | 1,350. |
| | \$ 96,749. | \$ 69,278. | \$ 33,845. |
| Public Schools | \$ 21,719. | \$ 13,435. | \$ 15,501. |
| Separate Schools | 15,621. | 3,199. | 6,841. |
| | \$ 37,340. | \$ 16,634. | \$ 22,342. |
| County Rates | \$ 33,156. | \$ 33,442. | \$ 26,400. |
| Debentures - Principal & Interest | 323,056. | 303,619. | — |
| E.B.U.C. Debentures—Principal & Int. | 11,686. | 18,537. | — |
| Sand. Windsor & Am'b'g. Rly. Deficit | 23,632. | 16,517. | — |
| Windsor, Essex & Lake Shore Rly. Deficit | 5,516. | 5,731. | — |
| Reserve for Uncollectible Taxes | 103,399. | 32,623. | 64,758. |
| | \$500,445. | \$410,469. | \$ 91,158. |
| Total Expenditures | \$634,534. | \$496,381. | \$147,345. |
| Deduct: Sundry Revenue | 25,852. | 8,345. | 2,210. |
| Net Expenditures | \$608,682. | \$488,036. | \$145,135. |

NOTE—In 1932, due to the large surplus owing to the School Sections by the Township, Special School levies were made in only one Public School Section and in three Separate School Sections. (See details of total Mill Rates, Page 29).

It will be noticed from the foregoing that:

1. Administration and other expenses have been reduced from \$96,749. in 1931 to \$33,845. for 1933 or over 65%.
2. School expenses have been reduced from \$37,340. in 1931 to \$22,342. for 1933 or over 40%. Public School expenses are for maintenance and operation only, while Separate School expenses include annual levies for principal and interest on debentures in certain of the School Sections.
3. Other expenditures of a fixed nature have been reduced from \$500,445. in 1931 to \$91,158. for 1933 or over 81%. This reduction, however, was mainly brought about by deferring, temporarily, all debt charges, including those of the Essex Border Utilities Commission and the charges of the Sandwich, Windsor and Amherstburg Railway and the Windsor, Essex and Lake Shore Railway.

12. EXPENDITURES FOR WELFARE. These expenditures, due chiefly to unemployment and provided mainly by the Provincial Government and partly by the municipality, have assumed serious proportions. In 1931, gross expenditures for welfare and charity amounted to \$20,757., of which \$11,555. was refunded by the Government and \$2,000. received from private donations, etc., making a net outlay on the part of Sandwich West of \$7,202. In 1932, gross expenditures had increased to \$47,820. or over 130 per cent., of which \$38,762. was refunded by the Government and \$5,573. received from private donations, etc., making a net outlay by the municipality for that year of \$3,485. Up to July 1st, 1932, the Provincial Government had refunded 66-2/3% for such items as food, shelter, fuel, clothing, etc., but thereafter, the Government assumed the full 100% of the expenditures for relief with the exception of administration costs and hospitalization. This generous action on the part of the Government has been of substantial assistance to the ratepayers of Sandwich West by very materially easing their burden of taxation.

The number on relief at December 31st, 1931 was 873; December 31st, 1932 - 1,032; and at September 21, 1933 - 894, or about 26% of the population.

13. COUNTY ASSESSMENT AND TAXES. One of the heavy burdens of the Township, especially in view of its greatly lessened income and the plight of the taxpayers, is the annual tax levied by the County of Essex. In 1931 this amounted to \$33,156., or over 5% of the total taxes levied for that year and in 1932 it amounted to \$33,442. or over 7% of the total taxes levied for that year. At the close of 1932, the Township had an accumulated liability to the County of \$68,982. for 1931 and 1932 unpaid County rates.

As the Township was only collecting in these years a very small percentage of the taxes levied, to have paid the County in full would have meant either increased bank borrowings or the elimination or curtailment of other services, schools, etc. The Township should, however, have paid to the County their proportionate share of the taxes collected in each of these years.

It will be the aim of the Supervisors to discharge the Township's obligation to the County at the earliest time possible, but it must be dependent upon tax collections.

It was felt that the County Assessment was relatively too high and consequently, county taxes greater than they should be. Several other municipalities entertained a similar view in respect to their assessment and consequent taxes. An appeal was therefore lodged against the County Assessment with the result that the assessment for the Township of Sandwich West was reduced from \$4,915,000. to \$3,578,765., or over 27%., and the County Taxes reduced from \$33,442. in 1932 to \$23,449. for 1933, or by approximately 30%.

14. NON-PAYMENT OF TAXES NECESSITATING REGISTRATION OF PROPERTIES. In view of taxes on a large number of properties not having been paid for several years, it became essential to register some 26,230 parcels in the name of the municipality.

This course was pursued only after every ratepayer in arrears had been communicated with on several occasions and finally offering to allow a generous scale of discounts, based on the number of years in default, provided payment was made in four equal instalments, the first payable on October 1st, 1932, and the last payable on April 1st, 1933. In cases where there was no response to this offer, unoccupied properties on which taxes were in arrears two or more years, and occupied properties upon which taxes were in arrears three or more years, were registered under the terms of the Act, subject, however, to the right of redemption within twelve months after registration, upon payment of all tax arrears and charges.

The assessment against the 26,230 parcels referred to amounted to \$2,213,050. and the elimination of this from the Roll together with other minor reductions made by the Township Assessor had the effect of reducing the inflated taxable assessment from \$6,520,075. in 1932 to \$4,238,600. for 1933, or approximately 35%. The unpaid taxes against

these properties amounted to \$1,003,336., and represented no less than 75% of the total unpaid taxes at December 31st, 1932, and the elimination of this from the Current Balance Sheet had the effect of reducing "Taxes Receivable" from \$1,334,304. to \$300,968.

While it is most unfortunate that such heavy reductions had to be made, it was not only useless but most misleading to continue such a large volume of non-revenue producing assessment and to inflate the Current Balance Sheet with an unsound and unrealizable asset. The elimination should, of course, have been made from year to year as and when tax arrears arose, in accordance with sound municipal practice.

15. LIABILITIES OUTSTANDING. It has been thought desirable to make reference to some of the most important outstanding liabilities of the Township of Sandwich West as at December 31, 1932, which may have to be specially dealt with when the time comes for the adjustment of all its debts.

1. Liability to Municipality's banker - - - - \$ 401,807.

(a) Advances made for current purposes for the years 1931 and 1932 as security for which the bank holds a lien on the arrears of taxes for those years. In addition thereto, it holds debentures amounting to \$200,000. issued on the security of the 1930 and prior arrears of taxes to cover the 1930 loans made by the bank. These debentures and lien on 1930 and prior arrears of taxes have been further hypothecated to the bank under an agreement, as collateral security for the 1931 loans - - - - \$244,498.

b) Advances made for capital undertakings for which the bank holds as security \$82,569. in debentures, issued in respect of some of the works, but which are unsold - - - - \$157,309.

2. Liability for Debentures Issued and Assumed - \$2,789,323.

a) Debentures issued for various purposes payable in annual instalments, the last falling due in 1959 and carrying interest at rates of from 5 to 6½ per cent. - - - - \$2,180,569.

(b) Debentures assumed by Sandwich West but issued by other municipalities for Local Improvements and Schools. - - - - - \$ 190,925.

(c) Instalments of debenture principal due and unpaid at December 31, 1932 - \$202,051., and interest due and unpaid - \$137,575. - - - \$ 339,626.

(d) Instalments of principal and interest due and unpaid, on debentures assumed from other municipalities. - - - - - \$ 14,575.

(e) Liability for debentures issued by Sandwich West, but which have been assumed by other municipalities - - - - - \$ 63,628.

3. Liability to Boards and Commissions - - - \$ 650,277.

(a) Sandwich West's share of the S. W. & A. Railway enterprise, as security for which it has issued to the Hydro Electric Power Commission of Ontario its own debentures. - - - \$ 315,980.

(b) Sandwich West's share of the W. E. & L. S. Railway enterprise, as security for which it has issued to the Hydro Electric Power Commission of Ontario its own debentures - - - \$ 55,657.

(c) Sandwich West's share of the E. B. U. C. debenture obligations for East and South Interceptors, Filtration Plant, General Hospital, West-erly Distribution Main, etc. These debentures mature in various years from 1936 to 1962 and carry interest at rates of from 5½% to 7% \$ 278,640.

NOTE: In addition to Items 3(a) and 3(b), there is the operating deficit of the Sandwich, Windsor & Amherst-burg Railway for the fiscal years ending October 31st, 1931 and October 31st, 1932, amounting to \$40,148., and of the Windsor, Essex & Lake Shore Railway for the years 1930, 1931 and to September 15th, 1932, the date operations were discontinued, amounting to \$13,869.

4. Liability to Sundry Creditors - - - - - \$ 155,475.

For services, materials, etc. in connection with local improvement works. Included in this amount is the liability of Sandwich West under an agreement entered into in 1930 between the Township and a firm of contractors for the construction of certain local improvements and for which payment was to be made in debentures in accordance with the terms as set forth in said agreement. The work on these jobs was completed prior to February 1st, 1931, the date of the debentures in respect to the various improvements, and delivery was to have been made as of that date, but as yet the debentures are still in the hands of the Township with the exception of those of one by-law which have not as yet been printed.

16. WATER SUPPLY. Approximately 9,200 acres, (of the whole 19,472 acres of the Township) comprising mostly the urban and subdivided district of the Township, are served with water which is obtained partially from the Water Commission of the City of Windsor and partially from the Essex Border Utilities Commission.

The whole of this area is divided into three main sections, and the water consumed is segregated accordingly by key meters at the point of entry into each one of these sections. In the past, consumers have been charged with the cost of the water consumed in the respective sections, but the rates used do not appear to have been established on any equitable basis other than a crude attempt to meet the cost of water alone. Many inequities have resulted as between consumers enjoying similar services, yet being located in different sections of the area.

A survey of operations of the three sections for six years from January 1st, 1927, to December 31st, 1932, has been made, with the following result.

| | | |
|---------------------------|---|-----------|
| Gross Revenue for Period | - | \$47,067. |
| Bare Cost of Water | | 50,623. |
| | | <hr/> |
| Cost in Excess of Revenue | | \$ 3,554. |
| | | <hr/> |

Water maintenance and repairs for the period amounted to \$6,196. and rental for the use of a watermain paid to the Town of LaSalle for the years 1928 to 1932, inclusive, amounted to \$3,250. These two items, which of course, properly constitute a part of the cost of supplying water to consumers, increase the loss on operations for the period to \$13,000., exclusive of any provision for administration expense or uncollectible water rates.

This excess cost of water over revenue, as well as the expenses just mentioned, have been improperly met through taxation. The rental of the watermain paid to LaSalle has been charged against the whole water area, while the cost of maintaining and repairing watermain as well as the deficiency in the revenue to meet bare cost of water, has been charged against the Township at large.

The anual charge for water in the past has been on a fiscal year basis from August 1st to July 31st, and in the years 1927 to 1931, inclusive, practically all flat rates were entered on the yearly Tax Roll and collected in the same manner as taxes. Since the yearly levy for taxes was not payable until February 1st of the year following that for which the levies were made, (an absolutely unsound and improper procedure), it meant that the Township had to finance the operations of the water sections for at least a period of eighteen months before collecting hardly any revenue to meet the cost of water.

Steps are being taken to remedy this unsound method of billing; also to remove the inequity of raising through general taxation, the cost of maintenance and supplying of water.

The different sections of the Township should have been considered as one unit or water service and a uniform schedule of rates, applicable to all, established, based on the cost of water used including maintenance and overhead.

17. BUSINESS ASSESSMENT. This has been of very little value to the Township as a means of producing revenue. It was found in this municipality that there were several enterprises assessable for business purposes, yet upon which no business assesment had been made and considerable revenue has been lost to the Township on this account in past years.

18. RESUMPTION OF PAYMENT OF DEBENTURE OBLIGATIONS. The main liability of Sandwich West is to those private individuals and others who, in good faith and on the representations of the municipality's administration, from time to time invested their savings in the Township's debentures, and the proceeds of which were utilized by the municipality to provide all the services now possessed by it, namely, schools, local improvements, etc. The amount due to them, as before stated, is \$2,789,323., and no interest has been paid on the debt since late in 1931.

Naturally, the questions uppermost in the minds of the debenture holders are, when will this debt be paid and when will interest be resumed on it?

The financial condition of Sandwich West is set forth in the accompanying Comparative Balance Sheet—and its main problems have been discussed in this report—and from this it is quite evident that at the present time it is impossible to answer these questions. The first problem to deal with is the establishment of the municipality upon a basis which will permit it to continue and to function normally in respect to its necessary services; that is to say, to make sure that sufficient income from taxes will be forthcoming to meet the absolutely essential expenditures required to maintain the services and operations of Sandwich West as a municipality—and that such taxation shall not be beyond the capacity of the ratepayers to pay.

While the rate of taxation might be increased, it has been proven, that even with the rate which has been levied, taxes are being but indifferently met and in many instances—as evidenced by the substantial amount of arrears and the large number of properties registered for non-payment of taxes—cannot be collected. The ability of properties to earn revenue and the ability of the people to pay taxes do not, in the opinion of the Supervisors, justify increasing at present the burden of taxation.

Progress has been made since the Supervisors have taken charge—and this was only possible as the result of the assistance of the Reeve and other members of Council and members of School Boards—in reducing expenses, establishing a more sound assessment, and improving the collection of revenues, in the face of continued adverse conditions, due in part to the general depression experienced in Sandwich West and in the surrounding municipalities. From the present viewpoint, the Supervisors feel that they cannot speak definitely either in respect to the resumption of payment of interest or the final adjustment of the debenture indebtedness; they are of the opinion that it will require at least another year, during which the wisest and best of administration should be carried out, before any conclusion can be reached.

19. SEPARATE SCHOOL BOARDS. No reference has been made in the foregoing to the Separate Schools or their debenture debt.

Separate School supporters of Sandwich West are divided into five sections as follows:

Separate School Section No. 1—A Union School Section with the Separate School of the Town of LaSalle. The School is located in LaSalle.

Separate School Section No. 2 and 5—A Union School Section with Separate School Section No. 2 and 5 of the Township of Anderdon. The School is located in Anderdon.

Separate School Section No. 3—This Section is wholly within the Township of Sandwich West. All the pupils in this Section, however, attend the Windsor Separate Schools, as it has no school building.

Separate School Section No. 4—This Section is wholly within the Township of Sandwich West.

Separate School Section No. 8—A Union School Section with Section Number 9 in the Township of Anderdon. This School is located in the Township of Sandwich West.

The annual expenditures of each of the foregoing union school sections are shared on the basis of the assessment of the respective sections in each of the two municipalities, thus maintaining the same mill rate in both municipalities.

There are only two School Sections in Sandwich West which have obligated themselves by the issue of debentures, they being Section No. 4 and Section No. 8; the others all being located in adjoining municipalities towards which the Sandwich West supporters contribute only a portion of the cost and operating expense.

At December 31st, 1931, the debenture indebtedness of these School Sections was—for Separate School Section No. 4 \$23,800., and for Separate School Section No. 8 \$9,300.

In 1932, tax payments having fallen off to a minimum, these School Sections were unable to meet their annual instalments of principal and interest falling due and default thereupon ensued. Particulars of the de-

benture indebtedness of each School Section as it existed at December 31st, 1932, are set out below:

| | Section #4 | Section #8 |
|--|------------|------------|
| Unmatured portion of Principal on Debentures | \$22,900. | \$8,800. |
| Principal Due and Unpaid | 900. | 500. |
| Interest Due and Unpaid | 1,428. | 558. |
| Rate of Interest | 6% | 6% |
| Year last payment falls due | 1947 | 1944 |

These debentures are not an obligation of the Township of Sandwich West, but of the individual School Sections. Their adjustment, however, will more or less have to be treated in the same manner as the debentures of the municipality.

20. ACKNOWLEDGMENTS. Acknowledgment of the co-operation of the Reeve and Council, and their executive officials, in facilitating the work of supervision, is made without reservation. Frank discussion has brought about a good understanding, and with it a desire on the part of the Reeve and Council to carry through all things possible in respect to the re-establishment of the municipality and the placing of it on a sounder basis.

T. BRADSHAW, Chairman,
R. J. MOORE, Secretary.

ASSETS

TOWNSHIP OF COMPARATIVE

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|---|-----------------------|-----------------------|
| Local Improvements | \$2,214,518.13 | \$2,155,700.76 |
| Other Municipalities for Local Impts. Assumed | 65,101.77 | 57,391.33 |
| Local Improvem'ts assumed from other mun. | 181,980.41 | 178,624.89 |
| Public Schools | 19,818.87 | 18,089.36 |
| City of Windsor for Pub. School Deb. assumed | 7,204.66 | 16,236.57 |
| Tile Drain Loans | 5,061.27 | 4,498.89 |
| Essex Border Utilities Commission | 236,441.46 | 278,639.73 |
| Sandwich, Windsor & Amherstburg Railway | 315,980.00 | 315,980.00 |
| Windsor, Essex & Lake Shore Railway | 55,657.38 | 55,657.38 |
| Land, Buildings, Equipment, etc. | 11,258.98 | 11,258.98 |
| Properties Registered for non-paym't of taxes | — | 1,003,336.29* |
| Local Improvements Under Construction.... | 172,763.20 | 42,618.59 |
| Unsold Debentures for Completed Works | 155,689.79 | 274,657.63 |
| Owing by Current Account | 15,513.82 | — |
| Total Capital Assets | \$3,456,989.74 | \$4,402,690.40 |
| Cash on Hand and in Bank | \$ — | 35,021.26 |
| Taxes Receivable | 435,686.43 | 330,967.66* |
| Debenture Principal Not Levied For | — | 6,295.98 |
| Accounts Receivable | 17,428.36 | 24,949.69 |
| Railway Deficits, etc., Not Levied For | — | 21,320.77 |
| Academy Bus Deficit Capitalized | 18,900.95 | 14,580.35 |
| Owing by Capital Account | — | 992,753.80* |
| Current Deficit | 149,055.13 | — |
| Total Current Assets | \$ 621,070.87 | \$1,425,889.51 |
| Total Capital and Current Assets | \$4,078,060.61 | \$5,828,579.91 |

NOTE: The large current deficit at December 31, 1931, is due to the fact that the current year's levy for taxes was not made or payable until early in 1932. Also, on this account, "Taxes Receivable" at December 31, 1931, do not include the current year's levy for taxes.

* Under "Current" Assets, it will be noticed, therefore, that "Taxes Receivable" in 1932 show a very large reduction as compared with the same item in 1931. Also, under "Capital" Assets that a new item "Properties Registered for Non-Payment of Taxes" is entered in 1932. These important changes are due to the registration at the close of 1932 of the properties referred to in Paragraph 14 of the Report, for the amount of taxes outstanding against them. This also accounts for the large amount shown under "Capital" Liabilities as "Owing to Current Account" and under "Current" Assets as "Owing by Capital Account".

SANDWICH WEST
BALANCE SHEET

LIABILITIES

Capital.

| | DEC. 31, 1931 | DEC. 31, 1932 |
|---|-----------------------|-----------------------|
| Debentures Issued for Local Improvements | \$2,279,619.90 | \$2,213,092.09 |
| Debentures Assumed from other Municipalities | | |
| re: Local Improvements | 181,980.41 | 178,624.89 |
| Debentures Issued for Public Schools | 14,196.78 | 12,025.15 |
| Debentures Assumed from Sandwich East | | |
| re: Public Schools | 12,826.75 | 12,300.78 |
| Debentures Issued for Bus Deficit Capitalized | 18,900.95 | 14,580.35 |
| Debentures Issued for Tile Drains | 5,061.27 | 4,498.89 |
| Essex Border Utilities Commission | 236,441.46 | 278,639.73 |
| Sandwich, Windsor & Amherstburg Rly. | 315,980.00 | 315,980.00 |
| Windsor, Essex & Lake Shore Railway | 55,657.38 | 55,657.38 |
| Accounts Payable—Local Improvements | 159,164.25 | 155,474.52 |
| Bank Loans Payable—Local Improvements | 163,156.94 | 153,798.24 |
| Bank Overdraft | 2,744.67 | 3,511.59 |
| Owing to Current Account | — | 993,247.81* |
| Capital Surplus | 11,258.98 | 11,258.98 |
| Total Capital Liabilities | \$3,456,989.74 | \$4,402,690.40 |
| Bank Overdraft | \$ 23,852.23 | \$ — |
| Bank Loans Payable | 390,000.00 | 244,497.61 |
| Deb. Prin. & Int. Due & Unpaid (Levied for) | 6,309.58 | 333,856.07 |
| Deb. Prin. Due & Unpaid (Not Levied for) | — | 5,770.01 |
| Other Municipalities for Deb. Prin. & Int. | — | 14,575.12 |
| County of Essex | 33,156.21 | 68,981.57 |
| Accounts Payable | 103,918.86 | 126,866.57 |
| Debenture Levies in Advance of Maturity | — | 275,428.72 |
| Reserve for Tax Penalties | 48,320.17 | 138,045.48 |
| Reserve for Uncollectible Taxes | — | 136,022.02 |
| Owing to Capital Account | 15,513.82 | — |
| Current Surplus | — | 81,846.34 |
| Total Current Liabilities | \$ 621,070.87 | \$1,425,889.51 |
| Total Capital and Current Liabilities | \$4,078,060.61 | \$5,828,579.91 |
| Contingent Liability: | | |
| Sandwich, Windsor & Amherstburg Railway | - | \$15,257.06 |
| (Re: Sinking Fund payments and Renewal and Deprecitaion charges for the fiscal years ending October 31st, 1931 and 1932). | | |

TOWNSHIP OF SANDWICH WEST

STATEMENT OF TAX LEVY, TAX COLLECTIONS
AND ARREARS OF TAXES.

| Year | Amount of Yearly Tax Levy | Collected to May 1st following year | Percentage Collected |
|------|---------------------------------|---|-------------------------|
| 1927 | \$154,073. | \$102,910. | 66.8% |
| 1928 | 231,648. | 146,345. | 63.2% |
| 1929 | 269,397. | 187,335. | 69.5% |
| 1930 | 480,084. | 159,276. | 33.2% |
| 1931 | 634,057. | 167,474. | 26.4% |
| 1932 | 455,289. | 79,992. | 17.6% |
| | (Collected to December 31, 1932 | | 15.9% |

NOTE: In the years 1927 to 1930, inclusive, the taxes fell due in one instalment on February 1st of the year following that for which the taxes were levied and all unpaid taxes on the current roll were returned to the Treasurer as arrears, on the 1st of May. For the year 1931, however, the sending out of tax demands was delayed, owing to appeals against the assessment and the unpaid taxes on that year's roll were not returned to the Treasurer until July 1st, 1932. Hence the amount collected on that year's roll, of \$167,474., as shown above, represents collections to July 1st, 1932.

| | | |
|--|---|------------|
| Total Unpaid Taxes as at December 31, 1927 | - | \$ 33,211. |
| Total Unpaid Taxes as at December 31, 1928 | - | 93,327. |
| Total Unpaid Taxes as at December 31, 1929 | - | 111,432. |
| Total Unpaid Taxes as at December 31, 1930 | - | 206,282. |
| Total Unpaid Taxes as at December 31, 1931 | - | 435,686. |
| Total Unpaid Taxes as at December 31, 1932 | - | 330,968.* |
| Total Unpaid Taxes as at May 31, 1933 | - | 307,537. |

* This is after deducting taxes against Properties Registered, amounting to \$1,003,336. (See Paragraph 14 of Report)

NOTE: The Current year's tax levy for the years 1927 to 1931 inclusive, are not included in the above totals of "Unpaid Taxes" at the end of each year, owing to the taxes being payable in the year following that for which the taxes were levied. In 1932, this practice was changed and the 1932 taxes were payable in two instalments, on October 31st and December 15th, 1932.

TOWNSHIP OF SANDWICH WEST
STATEMENT OF BANKING POSITION
at December 31st

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Current Account— | | | | | | |
| Bank Loans Payable | \$ 53,919.40 | \$ 12,500.00 | \$ 80,000.00 | \$200,000.00 | \$390,000.00 | \$244,497.61* |
| Bank Overdraft | 17,354.76 | 41,960.77 | 43,935.99 | — | 23,852.23 | — |
| Cash on Deposit | \$ 71,274.16 | \$ 54,460.77 | \$123,935.99 | \$200,000.00 | \$413,852.23 | \$244,497.61 |
| | — | — | — | 4,331.03 | — | 35,021.26 |
| Net Current Bank Indebtedness | \$ 71,274.16 | \$ 54,460.77 | \$123,935.99 | \$195,668.97 | \$413,852.23 | \$209,476.35 |
| Capital Account— | | | | | | |
| Bank Loans Payable | \$481,659.40 | \$475,870.75 | \$374,697.52 | \$185,218.12 | \$163,156.94 | \$153,798.24 |
| Bank Overdraft | — | — | — | 11,504.20 | 2,744.67 | 3,511.59 |
| Cash on Deposit | \$481,659.40 | \$475,870.75 | \$374,697.52 | \$196,722.32 | \$165,901.61 | \$157,309.83* |
| | 5,881.01 | 29,914.93 | 17,562.28 | — | — | — |
| Net Capital Bank Indebtedness | \$475,778.39 | \$445,955.82 | \$357,135.24 | \$196,722.32 | \$165,901.61 | \$157,309.83 |

* Advances on Current Account are for the years 1931 and 1932, as security for which the Bank holds a lien on the arrears of taxes for those years, together with debentures, amounting to \$200,000., issued on the security of the 1930 and prior arrears of taxes to cover 1930 loans, but which have been further hypothecated to the bank under an agreement, as collateral for the 1931 loans.

* Advances on Capital Account are for Local Improvements under construction and other jobs on which work has been completed but for which the debentures are still unsold.

STATEMENT OF ADMINISTRATIVE AND OTHER EXPENSES

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Administration and General | \$15,344.08 | \$19,635.12 | \$26,908.36 | \$50,695.20 | \$75,215.45 | \$56,504.75 |
| Police Protection | — | 4,186.40 | 4,824.99 | 3,988.28 | 1,895.90 | 1,928.57 |
| Fire Protection | — | 55.00 | 950.00 | 1,655.00 | 1,005.00 | 125.00 |
| Board of Works | 40,661.43 | 39,319.47 | 34,696.97 | 38,073.15 | 5,856.88 | 1,213.41 |
| Charity and Welfare | 2,511.57 | 2,724.60 | 1,116.54 | 2,212.62 | 7,201.50 | 3,485.50 |
| Hospitals—Care of Indigents | 322.75 | 650.51 | 553.70 | 1,330.58 | 1,345.28 | 2,568.51 |
| Board of Health | 1,168.59 | 1,166.25 | 1,159.46 | 1,354.60 | 2,385.99 | 1,331.10 |
| County Rates | 30,919.40 | 32,403.67 | 31,797.72 | 41,232.09 | 33,156.21 | 33,441.85 |
| S. W. & A. Rly. Deficit | — | — | — | — | 23,631.54 | 16,516.54 |
| W. E. & L. S. Rly. Deficit | — | — | — | 2,622.87 | 5,515.83 | 5,730.52 |
| Essex Border Utilities Com. for: | | | | | | |
| General Purposes | 818.04 | 1,016.66 | 816.66 | 827.82 | 806.80 | 837.10 |
| Sewer Maintenance | 318.60 | 381.42 | 339.98 | 367.10 | 275.80 | 268.81 |
| Hospital Deficit | — | — | 568.33 | 562.71 | 760.74 | 1,015.55 |
| Debentures | 12,752.43 | 12,884.47 | 12,884.47 | 12,884.47 | 11,685.97 | 18,537.31 |
| | \$104,816.89 | \$114,423.57 | \$116,617.18 | \$157,806.49 | \$170,738.89 | \$143,504.52 |

STATEMENT OF SUNDRY REVENUES

| | | | | | | |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Police Fines | \$ | \$ 2,200.00 | \$ 2,465.80 | \$ 2,600.00 | \$ 340.00 | \$ 37.00 |
| Dog Taxes | 398.00 | 500.00 | 412.00 | 428.00 | 540.00 | 488.00 |
| Licenses & Permit Fees | 160.00 | 80.00 | 547.50 | 110.21 | 127.24 | 50.00 |
| Exchange | — | — | — | — | 39.90 | 5,762.04 |
| Interest Earned | 113.50 | — | 518.15 | — | 2,973.85 | 636.10 |
| Grants on Roads | 8,842.05 | 12,105.13 | 11,740.85 | 21,279.53 | 19,009.22 | — |
| Sale of Gravel | — | 3,710.70 | — | — | 835.35 | — |
| Sundry Street Closings | — | — | 3,555.74 | 260.80 | — | — |
| Miscellaneous | 300.00 | 676.00 | 297.61 | 276.16 | 1,986.73 | 1,371.89 |
| | \$ 9,813.55 | \$19,271.83 | \$19,537.65 | \$24,954.70 | \$25,852.29 | \$ 8,345.03 |

TOWNSHIP OF SANDWICH WEST
STATEMENT OF ASSESSMENTS

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Liable for all Taxation— | | | | | | |
| Land | \$4,612,325. | \$4,941,575. | \$6,018,345. | \$6,477,575. | \$6,870,570. | \$6,023,150. |
| Buildings | 336,075. | 351,775. | 396,250. | 514,100. | 494,825. | 490,775. |
| Business | 1,700. | 1,950. | 1,750. | 2,050. | 7,700. | 6,150. |
| TOTAL | \$4,950,100. | \$5,295,300. | \$6,416,345. | \$6,993,725. | \$7,373,095. | \$6,520,075. |
| Add: Exempted Property | 58,600. | 58,600. | 58,600. | 382,600. | 382,600. | 383,050. |
| Gross Assessment | \$5,008,700. | \$5,353,900. | \$6,474,945. | \$7,376,325. | \$7,755,695. | \$6,903,125. |
| Assessments of Various School Sections: | | | | | | |
| Public School Section No. 2 | \$ 437,125. | \$ 386,450. | \$ 365,420. | \$ 366,275. | \$ 354,760. | \$ 337,525. |
| Public School Section No. 3 | 596,775. | 716,150. | 903,675. | 984,875. | 1,045,255. | 938,400. |
| Public School Section No. 5 | 204,800. | 198,300. | 206,550. | 207,200. | 204,075. | 206,850. |
| Public School Section No. 6 | 333,000. | 339,350. | 369,075. | 388,725. | 367,700. | 334,425. |
| Public School Section No. 7 | 1,280,675. | 1,252,375. | 1,582,125. | 1,586,500. | 1,587,400. | 1,290,775. |
| Union Pub. School Section No. 8 | 273,900. | 277,575. | 304,550. | 315,950. | 313,170. | 288,300. |
| Public School Section No. 9 | 312,700. | 352,375. | 529,800. | 618,450. | 683,240. | 536,350. |
| Union Pub. School Sec. No. 10 | 27,250. | 27,450. | 27,450. | 27,600. | 27,200. | 27,400. |
| Union Pub. School Sec. No. 20 | 292,150. | 361,700. | 399,375. | 443,025. | 460,340. | 390,250. |
| Public School Section No. 11 | — | — | — | — | — | — |
| Total Public School Assessment | \$3,758,375. | \$3,911,725. | \$4,688,020. | \$4,938,600. | \$5,043,140. | \$4,350,275. |
| Union Sep. School Section No. 1 | \$ 77,775. | \$ 81,775. | \$ 82,475. | \$ 96,250. | \$ 96,355. | \$ 87,175. |
| Separate School Section No. 4 | 913,550. | 1,102,700. | 1,440,750. | 1,750,350. | 2,028,175. | 1,872,900. |
| Union Sep. School Section No. 8 | 149,750. | 149,750. | 150,650. | 153,175. | 153,550. | 144,875. |
| Union Sep. School Sec. No. 2 & 5 | 27,000. | 21,600. | 22,250. | 27,500. | 32,350. | 44,825. |
| Union Sep. School Section No. 3 | 23,650. | 27,750. | 32,200. | 33,850. | 19,525. | 20,025. |
| Total Separate School Assessment | \$1,191,725. | \$1,383,575. | \$1,728,325. | \$2,055,125. | \$2,329,955. | \$2,169,800. |
| Total | \$4,950,100. | \$5,295,300. | \$6,416,345. | \$6,993,725. | \$7,373,095. | \$6,520,075. |
| Special Areas Assessed for Specific Purposes: | | | | | | |
| Essex Border Utilities Commission | \$3,595,450. | \$4,201,400. | \$5,264,300. | \$5,472,000. | \$5,957,730. | \$5,754,400. |
| Sandwich, Windsor & Amb'g Rly | 1,495,275. | 1,497,000. | 1,501,200. | 1,503,150. | 1,528,150. | 1,582,150. |
| Windsor, Essex & Lake Shore Rly. | — | — | — | — | 3,302,145. | 3,034,555. |
| Academy Bus Line Area | — | — | — | — | 3,302,145. | 3,034,555. |
| For Maintenance of Roads | 2,936,400. | 3,291,450. | 4,508,150. | 5,223,550. | 5,254,600. | — |

TOWNSHIP OF SANDWICH WEST

STATEMENT OF DEBTURE INDEBTEDNESS AS AT DECEMBER 31st.

| Issued for— | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|-----------------------------------|---------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Local Improvements | \$ 522,042.21 | \$ 975,383.30 | \$ 1,154,397.96 | \$ 2,256,677.42 | \$ 2,279,619.90 | \$ 2,213,092.09 |
| Tile Drains | 3,241.91 | 2,812.63 | 3,970.99 | 5,602.11 | 5,061.27 | 4,498.89 |
| Public Schools | 21,674.24 | 19,971.94 | 18,162.81 | 16,240.14 | 14,196.78 | 12,025.15 |
| Academy Bus Deficit—Capitalized | — | — | — | 22,976.98 | 18,900.95 | 14,580.35 |
| Assumed from: | \$ 546,958.36 | \$ 998,167.87 | \$ 1,176,531.76 | \$ 2,301,496.65 | \$ 2,317,778.90 | \$ 2,244,196.48 |
| Town of Sandwich for Local Imp. | — | 185,386.93 | 182,827.59 | 180,127.49 | 177,278.87 | 174,273.59 |
| Twp. of Sand. East for Local Imp. | — | 5,197.90 | 4,966.42 | 4,722.19 | 4,463.03 | 4,190.65 |
| Twp. of Sand. S., for Local Imp. | 285.95 | 447.76 | 381.91 | 312.21 | 238.51 | 160.65 |
| Twp. of Sand. E. for Pub. Schools | 4,140.68 | 14,250.23 | 13,799.67 | 13,325.12 | 12,826.75 | 12,300.78 |
| | \$ 551,384.99 | \$ 1,203,450.69 | \$ 1,378,507.35 | \$ 2,499,983.66 | \$ 2,512,586.06 | \$ 2,435,122.15 |

NOTE: Of the Debenture Indebtedness at December 31st, 1932, there is payable by other municipalities for debtures assumed as follows:

For Local Improvements:

| | |
|----------------------------|-------------|
| City of Windsor | \$18,281.89 |
| Town of Sandwich | 21,595.46 |
| Town of LaSalle | 11,450.35 |
| Township of Sandwich South | 6,063.63 |
| | \$57,391.33 |

For Public Schools:

| | |
|-----------------|-------------|
| City of Windsor | 6,236.57 |
| | \$63,627.90 |

In addition to the above there was debenture principal and interest due and unpaid at December 31st, 1931 and December 31st, 1932 as follows:

| | December 31st, 1931 | December 31st, 1932 | Interest |
|-------------------------------------|---------------------|---------------------|---------------|
| Local Improvements | Principal | Principal | Interest |
| Tile Drains | — | 190,920.46 | 133,935.35 |
| Public Schools | — | 562.38 | 258.16 |
| Academy Bus Deficit - Capitalized | 4,076.03 | 2,171.63 | 868.80 |
| | | 8,396.63 | 2,512.67 |
| Town of Sandwich - Local Impts. | \$ 4,076.03 | \$ 2,233.55 | \$ 137,574.98 |
| Twp. of Sand. East - Local Impts. | — | 3,005.28 | 9,750.34 |
| Twp. of Sand. South - Local Impts. | — | 272.38 | 245.47 |
| Twp. of Sand. East - Public Schools | — | 77.86 | 15.59 |
| | | 525.97 | 682.23 |
| | \$ 4,076.03 | \$ 2,233.55 | \$ 148,268.61 |

TOWNSHIP OF SANDWICH WEST

STATEMENT OF YEARLY DEBT CHARGES

PRINCIPAL AND INTEREST

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|----------------------------------|--------------------|--------------------|---------------------|---------------------|---------------------|---------------------|
| Under Debentures issued for: | | | | | | |
| Local Improvem'ts, Owners' Share | \$30,000.87 | \$63,288.28 | \$110,759.73 | \$156,719.71 | \$277,452.43 | \$289,753.50 |
| Local Improvem'ts, Twp's Share | 2,471.30 | 6,144.66 | 13,507.54 | 18,307.73 | 36,440.31 | 36,720.03 |
| Tile Drains | 729.73 | 574.33 | 716.78 | 872.34 | 872.34 | 872.34 |
| Public Schools: | | | | | | |
| Section No. 5 | 973.73 | 973.73 | 973.73 | 973.73 | 973.73 | 973.73 |
| Section No. 8 | 653.89 | 653.89 | 653.89 | 653.89 | 653.89 | 653.89 |
| Section No. 20 | 276.98 | 1,208.20 | 1,208.20 | 1,208.20 | 1,208.20 | 1,208.20 |
| | <u>\$35,106.50</u> | <u>\$72,843.09</u> | <u>\$127,819.87</u> | <u>\$178,735.60</u> | <u>\$323,055.55</u> | <u>\$335,636.34</u> |

- NOTE: 1. Debt Charges for Local Improvements and Public Schools are after adding and deducting respectively, debt charges on debentures assumed from and by Other Municipalities.
2. Debt Charges for Local Improvements—Owners' Share and Tile Drains are a direct charge against the benefitting property.
3. Debt Charges for the Academy Bus Deficit Capitalized are a charge against the specific area served by the Bus Line.
4. Debt Charges for Public Schools are charged against the respective sections as shown above.

TOWNSHIP OF SANDWICH WEST
COMPARATIVE ASSESSMENTS AND MILL RATES

| | 1931 | | 1932 | | 1933 | |
|----------------------------------|---------------------|--------------------|---------------------|--------------------|----------------------|--------------------|
| | Assessment | Total Mill Rate | Assessment | Total Mill Rate | Assessment | Total Mill Rate |
| Public School Section No. 2 | \$ 354,760. | 44.3 | \$ 337,525. | 24.8 | \$ 308,000. | 29. |
| Public School Section No. 3 | 1,045,255. | 51.7 | 938,400. | 33.25 | 555,675. | 49. |
| Public School Section No. 5 | 204,075. | 43.7 | 206,850. | 21.2 | 201,350. | 33. |
| Public School Section No. 6 | 367,700. | 40.1 | 334,425. | 21.2 | 242,900. | 28. |
| Public School Section No. 7 | 1,587,400. | 42.9 | 1,290,775. | 24.8 | 701,900. | 32. |
| Union Public School Sec. No. 8 | 313,170. | 43. | 288,300. | 24.8 | 237,175. | 33. |
| Public School Section No. 9 | 683,240. | 43.2 | 536,350. | 24.8 | 337,775. | 33. |
| Union Public School Sec. No. 10 | 27,200. | 39.7 | 27,400. | 21.2 | 27,100. | 35. |
| Public School Section No. 11 | — | — | — | — | 108,325. | 35. |
| Union Public School Sec. No. 20 | 460,340. | 52.4 | 390,250. | 25.25 | 266,725. | 33. |
| | <u>\$5,043,140.</u> | | <u>\$4,350,275.</u> | | <u>\$2,986,925.</u> | |
| Union Separate School Sec. No. 1 | \$ 96,355. | 53.9 | \$ 87,175. | 30.85 | \$ 73,750. | 38. |
| Union Separate School Sec. No. 2 | 32,350. | 44.7 | 44,825. | 27. | 44,175. | 37. |
| Union Separate School Sec. No. 3 | 19,525. | 93. | 20,025. | 24.05 | 18,225. | 32. |
| Separate School Section No. 4 | 2,028,175. | 48. | 1,872,900. | 24.05 | 993,700. | 35. |
| Union Separate School Sec. No. 8 | 153,550. | 55.1 | 144,875. | 39.6 | 121,825. | 40. |
| | <u>\$2,329,955.</u> | | <u>\$2,169,800.</u> | | <u>\$1,251,675.</u> | |
| Total Taxable Assessment | <u>\$7,373,095.</u> | | <u>\$6,520,075.</u> | | <u>\$4,238,600.*</u> | |

* Reduced Assessment due to heavy registration of property for non-payment of taxes. (See paragraph 14 of Report)
NOTE: For details of Total Mill Rates see Statement following.

TOWNSHIP OF SANDWICH WEST

DETAILS OF TOTAL MILL RATES FOR THE YEARS 1931 - 1932 - 1933

Public School Sections Nos: Separate School Sections Nos:

| 1 9 3 1 | | | | | | | | | | | | | | |
|-----------------------------------|------|-------|------|------|------|------|------|-----|-------|-------|------|-------|-------|------|
| General and County Rate | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. | 35. |
| Special School Rate | 2.3 | 7.7 | 4.1 | 0.9 | 4. | 1.2 | 3.7 | | 8.4 | 15.9 | 9.7 | 50. | 5. | 17.1 |
| General School Rate (Public only) | 1. | 1. | 1. | 1. | 1. | 1. | 1. | | 1. | | | | | |
| Rates in Special Areas: | | | | | | | | | | | | | | |
| E. B. U. C. | 3. | 3. | | 3. | 3. | 3. | | | 3. | 3. | | 3. | 3. | 3. |
| Academy Bus Deficit | | | | | | | | | | | | | | |
| Maintenance of Roads | | | | | | | | | 2. | | | 2. | 2. | |
| S. W. & A. Rly. Deficit | 3. | 3. | | 3. | | 3. | | | 3. | | | 3. | 3. | |
| W. E. & L. S. Rly. Deficit | | | | | | | | | | | | | | |
| Total Mill Rate | 44.3 | 51.7 | 43.7 | 40.1 | 42.9 | 43. | 39.7 | | 52.4 | 53.9 | 44.7 | 93. | 48. | 55.1 |
| 1 9 3 2 | | | | | | | | | | | | | | |
| General and County Rate | 20. | 20. | 20. | 20. | 20. | 20. | 20. | | 20. | 20. | 20. | 20. | 20. | 20. |
| Special School Rate | | 8.0 | | | | | | | | 7.25 | 7. | | | 16. |
| Gen. School Rate (Public only) | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | | 1.2 | | | | | |
| Rates in Special Areas: | | | | | | | | | | | | | | |
| E. B. U. C. | 3.6 | 3.6 | | 3.6 | 3.6 | 3.6 | | | 3.6 | 3.6 | | 3.6 | 3.6 | 3.6 |
| Academy Bus Deficit | | .45 | | | | | | | .45 | | | .45 | .45 | |
| S. W. & A. Rly. Deficit | | | | | | | | | | | | | | |
| W. E. & L. S. Rly. Deficit | | | | | | | | | | | | | | |
| Total Mill Rate | 24.8 | 33.25 | 21.2 | 21.2 | 24.8 | 24.8 | 21.2 | | 25.25 | 30.85 | 27. | 24.05 | 24.05 | 39.3 |
| 1 9 3 3 | | | | | | | | | | | | | | |
| General and County Rate | 25. | 25. | 25. | 25. | 25. | 25. | 25. | | 25. | 25. | 25. | 25. | 25. | 25. |
| Special School Rate | | 20. | 5. | 3. | 4. | 4. | 7. | | 4. | 12. | 12. | 6. | 9. | 14. |
| Gen. School Rate (Pub. only) | 3. | 3. | 3. | 3. | 3. | 3. | 3. | | 3. | | | | | |
| Rates in Special Areas: | | | | | | | | | | | | | | |
| E. B. U. C. | 1. | 1. | | 1. | 1. | 1. | | | 1. | 1. | | 1. | 1. | 1. |
| Academy Bus Deficit | | | | | | | | | | | | | | |
| S. W. & A. Rly. Deficit | | | | | | | | | | | | | | |
| W. E. & L. S. Rly. Deficit | | | | | | | | | | | | | | |
| Total Mill Rate | 29. | 49. | 33. | 28. | 32. | 33. | 35. | | 33. | 38. | 37. | 32. | 35. | 40. |

NOTE: 1. Public School No. 11 is a new section formed in 1933.

2. Blank spaces opposite "Special School Rates" in 1932 and 1933 denote surplus sufficient to meet the year's expenditures.

3. Rates in Special Areas apply only to those School Sections within the respective areas.

4. No levies were made in the above years for the deficits of the Sandwich, Windsor & Amherstburg or the Windsor, Essex & Lake Shore Railways.

TOWNSHIP OF SANDWICH WEST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST

| Year | Local Improvements | | Tile Drains | | Public School No. 2 (Payable by City of Windsor) | | Public School No. 8 | |
|------|--------------------|--------------|-------------|------------|---|------------|---------------------|------------|
| | Principal | Interest | Principal | Interest | Principal | Interest | Principal | Interest |
| 1933 | \$201,144.12 | \$123,052.81 | \$ 584.99 | \$ 235.39 | \$1,027.63 | \$ 385.18 | \$ 306.58 | \$ 347.32 |
| 1934 | 209,224.74 | 111,725.68 | 608.76 | 211.62 | 1,090.85 | 321.96 | 324.97 | 328.93 |
| 1935 | 220,997.49 | 99,952.91 | 633.70 | 186.68 | 1,157.96 | 254.85 | 344.47 | 309.43 |
| 1936 | 226,209.93 | 87,514.99 | 659.88 | 160.50 | 1,229.20 | 183.61 | 365.14 | 288.76 |
| 1937 | 232,827.96 | 74,773.24 | 577.17 | 100.75 | 1,304.83 | 107.98 | 387.04 | 266.85 |
| 1938 | 162,302.41 | 61,670.93 | 542.03 | 71.70 | 426.10 | 27.68 | 410.27 | 243.63 |
| 1939 | 127,769.54 | 52,550.48 | 569.19 | 44.53 | | | 434.88 | 219.01 |
| 1940 | 100,664.15 | 45,544.85 | 323.17 | 16.07 | | | 460.98 | 192.02 |
| 1941 | 90,310.10 | 39,932.83 | | | | | 488.64 | 165.26 |
| 1942 | 86,807.20 | 34,898.00 | | | | | 517.95 | 135.94 |
| 1943 | 86,760.64 | 30,068.28 | | | | | 549.03 | 104.86 |
| 1944 | 75,965.99 | 25,261.34 | | | | | 581.97 | 72.92 |
| 1945 | 72,941.32 | 21,123.19 | | | | | 616.66 | 37.00 |
| 1946 | 59,914.58 | 17,117.13 | | | | | | |
| 1947 | 49,403.08 | 13,827.27 | | | | | | |
| 1948 | 51,404.17 | 11,154.17 | | | | | | |
| 1949 | 50,576.65 | 8,376.41 | | | | | | |
| 1950 | 42,913.75 | 5,663.45 | | | | | | |
| 1951 | 19,885.93 | 3,324.64 | | | | | | |
| 1952 | 4,719.63 | 2,253.41 | | | | | | |
| 1953 | 4,955.62 | 2,017.42 | | | | | | |
| 1954 | 5,203.40 | 1,769.64 | | | | | | |
| 1955 | 5,463.57 | 1,509.47 | | | | | | |
| 1956 | 5,736.74 | 1,236.30 | | | | | | |
| 1957 | 6,023.58 | 949.46 | | | | | | |
| 1958 | 6,324.76 | 648.28 | | | | | | |
| 1959 | 6,641.04 | 332.05 | | | | | | |
| | \$2,213,092.09 | \$878,248.63 | \$4,498.89 | \$1,027.24 | \$6,236.57 | \$1,281.26 | \$5,788.58 | \$2,712.83 |

TOWNSHIP OF SANDWICH WEST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| | Bus Deficit Capitalized | Local Improvements Sandwich (Assumed) | Local Improvements Sandwich East (Assumed) |
|------|----------------------------|--|---|
| 1933 | \$ 4,579.83 | \$ 3,170.57 | \$ 287.37 |
| 1934 | 4,854.62 | 3,344.95 | 303.17 |
| 1935 | 5,145.90 | 3,528.93 | 319.85 |
| 1936 | | 3,723.02 | 337.44 |
| 1937 | | 3,927.78 | 356.00 |
| 1938 | | 4,143.82 | 375.58 |
| 1939 | | 4,371.72 | 396.24 |
| 1940 | | 4,612.17 | 418.03 |
| 1941 | | 4,865.84 | 441.02 |
| 1942 | | 5,133.46 | 465.28 |
| 1943 | | 5,415.80 | 490.67 |
| 1944 | | 5,713.67 | |
| 1945 | | 6,027.91 | |
| 1946 | | 6,359.46 | |
| 1947 | | 6,709.23 | |
| 1948 | | 7,078.24 | |
| 1949 | | 7,467.53 | |
| 1950 | | 7,878.25 | |
| 1951 | | 8,311.55 | |
| 1952 | | 8,768.70 | |
| 1953 | | 9,250.97 | |
| 1954 | | 9,759.77 | |
| 1955 | | 10,296.56 | |
| 1956 | | 10,862.87 | |
| 1957 | | 11,460.33 | |
| 1958 | | 12,090.49 | |
| | <u>\$14,580.35</u> | <u>\$174,273.59</u> | <u>\$ 4,190.65</u> |
| | | | <u>\$ 1,505.70</u> |

TOWNSHIP OF SANDWICH WEST
STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

| | Local Improvements | | Public School #20 | | TOTAL |
|------|--------------------------|---------|-------------------------|-------------|----------------|
| | Sandwich South (Assumed) | | Sandwich East (Assumed) | | |
| 1933 | \$ 29.02 | \$ 8.16 | \$ 554.01 | \$ 654.19 | \$211,684.12 |
| 1934 | 30.52 | 6.66 | 583.55 | 624.65 | 220,366.12 |
| 1935 | 32.08 | 5.10 | 614.65 | 593.55 | 232,775.02 |
| 1936 | 33.68 | 3.50 | 647.44 | 560.76 | 233,205.72 |
| 1937 | 35.35 | 1.83 | 681.97 | 526.23 | 240,098.10 |
| 1938 | | | 718.33 | 489.87 | 168,918.58 |
| 1939 | | | 756.64 | 451.56 | 134,298.21 |
| 1940 | | | 797.02 | 411.18 | 107,275.52 |
| 1941 | | | 839.54 | 368.66 | 96,945.14 |
| 1942 | | | 884.30 | 323.90 | 93,808.19 |
| 1943 | | | 931.69 | 276.51 | 94,147.83 |
| 1944 | | | 981.20 | 227.00 | 83,242.83 |
| 1945 | | | 1,033.54 | 174.66 | 80,619.42 |
| 1946 | | | 720.47 | 119.54 | 66,994.51 |
| 1947 | | | 758.30 | 81.71 | 56,870.61 |
| 1948 | | | 798.13 | 41.88 | 59,280.54 |
| 1949 | | | | | 58,044.18 |
| 1950 | | | | | 50,792.00 |
| 1951 | | | | | 28,197.48 |
| 1952 | | | | | 13,488.33 |
| 1953 | | | | | 14,206.59 |
| 1954 | | | | | 14,963.17 |
| 1955 | | | | | 15,760.13 |
| 1956 | | | | | 16,599.61 |
| 1957 | | | | | 17,483.91 |
| 1958 | | | | | 18,415.25 |
| 1959 | | | | | 6,641.04 |
| | \$160.65 | \$25.25 | \$12,300.78 | \$ 5,925.85 | \$2,435,122.15 |
| | | | | | \$1,049,882.15 |

TOWNSHIP OF SANDWICH WEST

STATEMENT OF UNMATURED DEBENTURE DEBT AND INTEREST (Continued)

Separate Schools

| | Section No. 4 | | Section No. 8 | |
|------|---------------|-------------|---------------|------------|
| | Principal | Interest | Principal | Interest |
| 1933 | \$1,000.00 | \$1,374.00 | \$ 500.00 | \$ 528.00 |
| 1934 | 1,000.00 | 1,314.00 | 600.00 | 498.00 |
| 1935 | 1,100.00 | 1,254.00 | 600.00 | 462.00 |
| 1936 | 1,200.00 | 1,188.00 | 600.00 | 426.00 |
| 1937 | 1,200.00 | 1,116.00 | 700.00 | 390.00 |
| 1938 | 1,300.00 | 1,044.00 | 700.00 | 348.00 |
| 1939 | 1,400.00 | 966.00 | 700.00 | 306.00 |
| 1940 | 1,500.00 | 882.00 | 800.00 | 264.00 |
| 1941 | 1,600.00 | 792.00 | 800.00 | 216.00 |
| 1942 | 1,700.00 | 696.00 | 900.00 | 168.00 |
| 1943 | 1,700.00 | 594.00 | 900.00 | 114.00 |
| 1944 | 1,900.00 | 492.00 | 1,000.00 | 60.00 |
| 1945 | 2,000.00 | 378.00 | | |
| 1946 | 2,100.00 | 258.00 | | |
| 1947 | 2,200.00 | 132.00 | | |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | \$22,900.00 | \$12,480.00 | \$8,800.00 | \$3,780.00 |

TOWNSHIP OF SANDWICH WEST
UNSOLD DEBENTURES AT DECEMBER 31st, 1932

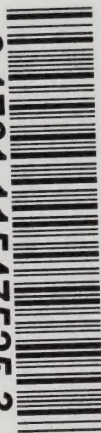
| By-Law No. | Date of Issue | Rate of Interest | Amount Unsold | Remarks |
|--|---------------|---------------------------------|---------------|------------------------------------|
| 720 ¹ / ₂ | 1927 | 6% | \$ 5,852.47 | Held by Bank as Collateral |
| 721 | 1927 | 6% | 4,035.34 | " " |
| 822 | 1929 | 5% | 3,629.80 | " " |
| 828 | 1929 | 5% | 3,725.24 | " " |
| 830 | 1929 | 5% | 3,648.33 | " " |
| 840 | 1929 | 5% | 2,889.48 | " " |
| 841 | 1929 | 5% | 2,856.92 | " " |
| 854 | 1929 | 5% | 3,198.36 | " " |
| 894 | 1930 | 5 ¹ / ₂ % | 10,331.02 | " " |
| 896A | 1930 | 6% | 5,952.16 | In Safety Deposit Box |
| 962 | 1931 | 5 ¹ / ₂ % | 33,584.35 | Held by Bank as Collateral |
| 963 | 1931 | 5 ¹ / ₂ % | 5,088.64 | In Safety Deposit Box |
| 965 | 1931 | 5 ¹ / ₂ % | 9,318.46 | " " |
| 966 | 1931 | 5 ¹ / ₂ % | 26,808.57 | " " |
| 976 | 1931 | 5 ¹ / ₂ % | 8,817.89 | Held by Bank as Collateral |
| 982 | 1931 | 5 ¹ / ₂ % | 25,952.76 | In Safety Deposit Box (Not Signed) |
| 1011 | 1931 | 5 ¹ / ₂ % | 124,392.65 | Debentures not Printed |
| | | | <hr/> | |
| | | | \$280,082.44 | |
| | | | <hr/> | |
| Total held by bank as collateral for Local Improvement Loans | | | - | \$ 82,569.20 |
| In Safety Deposit Box and debentures not yet printed | | | - | 197,513.24 |
| | | | | <hr/> |
| | | | | \$280,082.44 |

The Bank also holds \$200,000.00 in debentures of Sandwich West originally issued on the security of 1930 and prior arrears of taxes, to cover 1930 loans, since repaid, but which have been further hypothecated to the Bank under an Agreement, as collateral security for the 1931 loans, on current account.

TOWNSHIP OF SANDWICH WEST

STATISTICAL DATA

| | 1927 | 1928 | 1929 | 1930 | 1931 | 1932 |
|--|--------------|--------------|--------------|--------------|--------------|--------------|
| Taxable Assessment | \$4,950,100. | \$5,295,300. | \$6,416,345. | \$6,993,725. | \$7,373,095. | \$6,520,075. |
| Population | 2,712 | 3,107 | 3,566 | 3,618 | 2,992 | 3,438 |
| Per Capita Assessment | \$1,825. | \$1,704. | \$1,799. | \$1,933. | \$2,464. | \$1,896. |
| Debenture Indebtedness per \$1,000. Assessment (as at Dec. 31st.) | \$ 111. | \$ 227. | \$ 215. | \$ 357. | \$ 341. | \$ 373. |
| Yearly Debt Charges per \$1,000. Assessment | \$ 7. | \$ 14. | \$ 20. | \$ 25. | \$ 44. | \$ 51. |
| Per Capita Debenture Indebtedness (as at Dec. 31st) | \$ 203. | \$ 387. | \$ 386. | \$ 691. | \$ 840. | \$ 708. |
| Per Capita Yearly Debt Charges | \$ 13. | \$ 23. | \$ 36. | \$ 49. | \$ 108. | \$ 98. |
| Land Assessment per Acre | \$ 237. | \$ 254. | \$ 309. | \$ 333. | \$ 353. | \$ 309. |



3 1761 11547525 3